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ABSTRACT

This publication lists the consumer services of every Federal agency or bureau that is either directly or indirectly concerned with consumer issues. Services covered include agricultural research service, consumer and marketing service, extension service, food and nutrition service, rural development and conservation, farm credit, environmental protection, home loans, child development, social and rehabilitation service, and medical services.  
(Author/CK)

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**ED 059473** **Guide To Federal Consumer Services**

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**Washington, D.C. 20506**

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CONSUMER MESSAGE TO CONGRESS

February 24, 1971

"Legislative remedies and improved enforcement procedures are powerful weapons in the fight for consumer justice. But as important as these are, they are only as effective as an aware and an informed public make them. . . . [We have] brought a new and innovative approach to the problem of keeping the consumer informed and capable of handling the complex choices presented to him. . . . One such measure involves the dissemination of information which the United States Government . . . collects."



RICHARD NIXON

## FOREWORD

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The history of the growth of the Federal Government is one of service to its citizens. During the last 195 years, a multitude of programs have been developed at all levels of the Federal Government to provide a vast array of services. Unfortunately, many citizens are not aware of the programs and services available. They need a guide.

This publication reflects the Federal Government's response to this need.

Updated and revised, this edition of the "Guide to Federal Consumer Services" lists the consumer services of every Federal agency or bureau that is either directly or indirectly concerned with consumer issues.

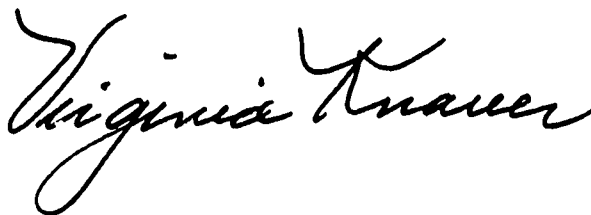
Since the first edition was printed four years ago, the number of services has increased. Environmental problems and the need for consumer product information have led to the creation of new Governmental programs to solve them. Toy safety, nutrition, credit abuses, plus a variety of other issues have led to new legislation providing additional consumer safeguards.

My office, which was involved in the passage of many of these measures and which is currently initiating new consumer legislation, has also influenced the development of a number of new administrative actions.

As a result, the consumer has more Government services available to him than ever before.

What are these services and where can he obtain them?

The answers, along with other pertinent information, are contained in this book.



VIRGINIA H. KNAUER  
Special Assistant to the President  
for Consumer Affairs

August 1971

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# **USDA** DEPARTMENT OF AGRICULTURE

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**Organization:** A cabinet level department in the executive branch of the Federal Government, the Department was created in 1862 and is directed by the Secretary of Agriculture appointed by the President.

## **AGRICULTURAL RESEARCH SERVICE**

**Organization:** A division of the Agriculture Department formed in 1953 to consolidate functions that date back to 1862.

**Main Purposes:** Develop better ways of producing food and fiber; improve methods of marketing and processing farm products; protect foods from pests and disease.

**Principal Laws Administered:** Federal Plant Pest Act of 1957; Organic Acts of 1862 and 1944; Livestock Disease Acts (various); Plant Quarantine Act of 1912; Virus-Serum-Toxin Act of 1913; Laboratory Animal Welfare Act of 1966.

**Major Functions for Consumers:** Protects food and fiber supplies from diseases and pests.

Breeds better crops, livestock and ornamentals.

Finds new consumer uses for agricultural products.

Devises balanced diets and disseminates nutrition information, including calorie and vitamin content of food.

**How Performed:** Conducts research into nutrition to develop more exact knowledge of the kinds and amounts of food needed for maximum growth and health.

Conducts research to help consumers with family budgeting, home gardening and similar matters.

Conducts research to find improved methods of processing and storing food. This work has given us frozen concentrate fruit juices, frozen dinners, dehydrated potatoes and other vegetables, and other products.

Conducts research to find new uses for cotton, wool, and other fibers. This work has given us wash and wear cottons, wrinkle-resistant cottons, stretch cottons, flame-retardant cottons, wash and wear woolens, permanent-crease woolens, and improvements in leather products.

Keeps out foreign animal and plant diseases and pests through inspection of products at ports of entry.

Inspects production facilities for veterinary vaccines, serums, etc.

**How Enforced:** The Department holds public service patents on new food and fiber processes it develops. These patents are made available to industry on a nonexclusive, royalty-free basis.

Quarantines and prohibits entry of diseased and prohibited items at border points.

Licenses veterinary vaccines, serums, and similar products.

Seizes interstate shipments not in compliance with laws. The shipper can be prosecuted through the courts.

**How To Obtain Service:** Consumers can obtain information on research or regulations by writing to Agricultural Research Service, Department of Agriculture, Washington, D.C. 20250.

Publications available free from the above address (orders for more than single copies should be addressed to GPO):

**Food Guides and Budgets:**

G-108 *A Guide to Budgeting for the Family*. 1965. 14p. 10¢.

G-98 *A Guide to Budgeting for the Young Couple*. 1968. 16p. 10¢.

G-153 *Calories and Weight*. The USDA pocket guide. 1968. 76p. 25¢.

G-1 *Family Fare . . . Food Management and Recipes*. Rev. 1968. 80p. 35¢.

G-85 *Food for the Young Couple*. Rev. 1967. 16p. 10¢.

G-17 *Food Guide for Older Folks*. Rev. 1968. 16p. 10¢.

**Food Preservation Brochures:** Available on freezing and canning many foods.

**Food Selection, Use, and Care:** Consumer guides are available on: Pork, lamb, beef and veal, poultry, eggs, milk, cheese, cereals and pastas, fruits and vegetables.

G-43 *Money-Saving Maindishes*. Rev. 1969. 46p. 20¢.

G-147 *Baking for People With Food Allergies*. 1968, 12p. 10¢.

G-69 *Home Care of Purchased Frozen Foods*. Rev. 1967. 6p. 5¢.

G-162 *Keeping Food Safe To Eat: A Guide for Homemakers*. 1969. 12p. 10¢.

**Quality and Nutritive Value of Foods:**

G-90 *Conserving the Nutritive Values in Foods*. Rev. 1970. 10¢.

G-72 *Nutritive Value of Foods*. Rev. 1970. 36p. 25¢.

**Clothing:**

G-20 *How To Tailor a Woman's Suit*. Step-by-step directions, many illustrated, have been simplified for the home seamstress. S1. Rev. 1968. 24p. 20¢.

G-62 *Removing Stains From Fabrics*. Rev. 1968. 30p. 20¢.

G-68 *How To Prevent and Remove Mildew*. 1964. 14p. 10¢.

G-107 *Clothing Repairs*. 1965. 30p. 25¢.

**Household:**

G-100 *Equipment for Cooling Your Home*. S1. Rev. 1969. 8p. 5¢.

G-115 *Making Basements Dry*. Guide to causes and cures for wet basements. 1966. 10p. 10¢.

G-155 *Exterior Painting*. Selection of paints, how-to hints, and safety precautions. 1968. 12p. 10¢.

FB-2202 *Simple Plumbing Repairs for the Home and Farmstead*. Guide to repairing leaky faucets, pipes, tanks, and stopped up drains. 1970. 16p. 10¢.

G-97 *Sanitation in Home Laundering*. 1964. 8p. 5¢.

**Home and Garden Bulletins:**

Many available on how to grow ornamental flowers and shrubs.

**CONSUMER AND MARKETING SERVICE**

**Organization:** An agency of the U.S. Department of Agriculture formed in 1965 out of the Agricultural Marketing Service and other Department operations.

**Main Purpose:** To help make the marketing of the Nation's food and farm products as efficient, economical, orderly, and fair as possible; to assure the safety and wholesomeness of the Nation's meat and poultry supply.

**Principal Laws Administered:** Federal Meat Inspection Act, amended by Wholesome Meat Act of 1967; Poultry Products Inspection Act, amended by Wholesome Poultry Products Act of 1968; Agricultural Marketing Act of 1946; Perishable Agricultural Commodities Act of 1930; U.S. Warehouse Act of 1916; Federal Seed Act of 1939; Agricultural Act of 1935 (Public Law 74-320—sec. 32); Agricultural Marketing Agreement Act of 1937; Egg Products Inspection Act of 1970.

**Major Functions for Consumers:** Assures that meat, poultry, and their products in interstate commerce are wholesome, fully, and truthfully labeled, and free of disease. Offers financial and technical aid to States to help them develop and maintain meat and poultry inspection programs to cover products sold within State lines.

Develops official grade standards to measure quality of food and farm products; provides grading services to certify quality, size, and condition.

Safeguards competition and fairness in the marketing of farm products.

Buys foods in excess or plentiful supply for donation to schools, needy families, and other eligible outlets.

Alerts consumers to foods currently abundant and likely to be good buys.

Provides mandatory continuous inspection of plants processing egg products whether shipping in intrastate, interstate, or foreign commerce.

**How Performed:** Inspects meat, poultry, and their products; approves all labels in advance of their use. Regulates the sanitation of slaughterhouses and meat and poultry processing plants and requires sanitary practices by plants taking part in its voluntary grading and inspection programs.

Works with farm, industry, and research groups, and others in establishing grade standards to measure quality levels of foods.

Conducts, often in cooperation with States, official grading services to certify quality of food in accordance with USDA grade standards.

Requires truthful labeling of seeds sold in interstate commerce.

Acquires food through its surplus removal authorities and donates it to the States and territories for distribution to needy families, charitable institutions, and schools.

Buys other food on the open market for donation to schools so they can meet nutritional standards for child nutrition programs.

Notifies food trades and mass media of foods expected to be in plentiful supply in the near future.

Provides matching funds to States to initiate their own marketing programs and other services.

Provides public, current reports on supplies, prices, and shipment of farm products for benefit of consumers and farmers.

Issues marketing orders based on voluntary requests from farmers which help stabilize the marketing of milk, fruits, vegetables, nuts, and tobacco and helps assure adequate supplies of such food products for consumers.

Requires that all facilities and sanitary practices in egg processing plants be approved and operations be supervised by a licensed Federal or State inspector at all times.

**How Enforced:** Federal inspectors prevent sale in interstate commerce of meat and poultry products that do not meet Federal standards.

Grading of foods is voluntary, with costs paid by producers or distributors. Grading services are withdrawn if processing plants do not maintain strict sanitation.

Licenses and bonds warehousemen storing major farm products.

Marketing agreements and orders for milk, fruit, vegetables, tobacco, and nuts, are voted by producers, with approval by USDA.

Licenses dealers, brokers, and commission merchants handling fresh and frozen fruits and vegetables.

Issues orders banning deceptive or fraudulent practices in the labeling, marketing, and distribution of perishable fruits and vegetables. USDA receives complaints and attempts to reach amicable settlement. If this fails, USDA can issue formal reparation awards after hearings and can suspend license. USDA can move independently, lifting the license of a produce firm after hearings.

Licensed Federal or State inspectors prohibit the sale of egg products which have not been produced in an inspected plant, except those which qualify for exemption.

Criminal prosecution or civil action can be brought for violations of regulatory laws, such as the one regulating labeling of seeds.

**How To Obtain Service:** Consumers can use service directly by buying products with official inspection marks.

Consumers can use USDA grades in buying food by looking for the grade shield on the product or the package. The USDA grade tells the quality of the product.

Consumers may alert themselves to current good buys in the food market by following reports on "Plentiful Foods" issued by USDA through general news media.

Inquiries about C&MS programs should be directed to Consumer and Marketing Service, U.S. Department of Agriculture, Washington, D.C. 20250, or to one of its local offices.

Consumers may obtain up to 10 different publications free from: Office of Information, Department of Agriculture, Washington, D.C. 20250.

**Publications Available Free From Above Address:**

*How To Buy Series.* Describe types, tastes, uses, care, grades, and cooking methods for: Cheese; beef roasts; beef steaks; butter; canned and frozen vegetables; cheddar cheese; dry peas, beans, and lentils; eggs; fresh fruits; fresh vegetables; nonfat dry milk; meat for the freezer; and poultry.

*How To Use USDA Grades in Buying Food.* Illustrates and tells what the grades mean for meat, poultry, eggs, fruits and vegetables, and dairy products, also gives information on inspection programs. 1969. 12p. (PA-708).

*Meat and Poultry for You Series* describe how USDA protects consumers by inspection, standards, prescribing labels, sanitary standards, and by providing care tips.

*Services for You From USDA's Consumer and Marketing Service.* Briefly describes consumer services of the agency, who benefits and how. 1966. 12p. (PA-570).

*Truth in Seed Labeling.* Explains how the Federal Seed Act protects anyone who buys seed. 1969. 8p. (PA-917).

*USDA Marks of Quality—Marks of Wholesomeness.* Shows the different marks used to designate grading and inspection of various food products. 1968. 2p. (C&MS-65).

*Your Plentiful Foods Program.* Tells how the program works, what it does, how to participate. 1970. 6p. (PA-686).

*The Egg Inspection Act . . . In Brief.* (C&MS-87). 1971.

A catalog of audiovisual materials is available upon request.

**EXTENSION SERVICE**

**Organization:** An agency of the Department of Agriculture that

operates as part of a three-way partnership with State and county governments sharing in the financing, planning, and administration. The partnership is known as the Cooperative Extension Service. It was set up by act of Congress in 1914.

**Main Purpose:** Conduct out-of-school programs for youth and adults in agriculture, home economics and related subjects.

**Principal Laws Administered:** Smith-Lever Act of 1914, as amended, and the Agricultural Marketing Act of 1946.

**Major Functions for Consumers:** Extends practical consumer information mostly evolving out of research done by Government, land-grant universities and private industry to families and individuals.

**How Performed:** Extension workers employed by State land-grant universities operate from about 3100 county offices. They reach consumers through mass media, meetings, volunteer leader-conducted classes, correspondence courses, publications, and newsletters, taped-telephone messages, closed circuit television, mobile teaching units, paid program aides who work with low-income homemakers, organized homemaker groups and youth groups.

In addition to providing information on family finance, credit, shopping, nutrition, housing, health, clothing, child care, and other topics related to family living, Extension agents provide people with such information as the wise use of pesticides and fertilizer, crop and livestock production, and marketing and farm management.

**How To Obtain Service:** Extension agents are usually located at the courthouse, post office, or other government building in the county seat. Consumers may phone, write, or visit for information or publications. Single copies of booklets and reports are usually available free. Information on USDA films, slide sets and filmstrips may also be obtained. State extension offices are located at land-grant universities.

#### **FOOD AND NUTRITION SERVICE**

**Organization:** An agency of the U.S. Department of Agriculture formed in 1969 out of the Consumer and Marketing Service.

**Main Purpose:** To eliminate hunger and malnutrition in America through the administration of the Federal food programs.

**Principal Laws Administered:** National School Lunch Act of 1946, Food Stamp Act of 1964, Child Nutrition Act of 1966.

**Major Functions for Consumers:** Provides money to help schools and child-care institutions buy foods for breakfasts and lunches served to children. Donates foods to the States for needy adults and school children. Supplies food stamps to increase food buying power of low-income families. Helps schools purchase equipment needed to start, keep, and enlarge school food services.

**How Performed:** The Food and Nutrition Service administers food programs through State agencies, which in turn carry out such responsibilities as handling within State distribution of foods, cash reimbursement to schools and institutions for child food service programs, and State-local administration of the food stamp program.

Gives extra food buying power to low-income families who spend their own money to buy Federal food coupons (commonly called stamps). The food stamps issued are worth much more than the money needed to buy them.

Supplies donated foods and cash through the national school lunch program to help provide appetizing, nutritious lunches to America's school children.

The school breakfast program helps schools serve nutritious breakfasts to children from economically distressed areas or who have to travel long distances to attend school.

In nonschool functions such as child-care centers, the special food service program for children helps improve the nutritional level of both preschool and school-age youngsters.

Schools drawing attendance from needy areas may qualify under the nonfood assistance program which authorizes Federal aid for purchasing equipment needed to start, keep, and enlarge school food services.

State and local distribution agencies and school lunch workers have standing authority from the Food and Nutrition Service to provide existing supplies of USDA foods to feed victims of natural disasters.

**How To Obtain Service:** To get food stamps, a low-income family first applies at the local certification office reporting such facts as household size and income. If the family is found eligible for the program, it is told when and where it can purchase its food stamps, how much it must invest and the value of the bonus.

Needy families can get commodities through the commodity



distribution program operated by their county or city governments. Eligibility standards for commodities are set by the States and counties.

Under disaster conditions, any food donated by USDA designated for schools and other eligible outlets may be used for disaster feeding purposes.

All public and nonprofit private schools up through high school may apply for participation in the school lunch program and the school breakfast program.

Public and nonprofit private institutions (day-care centers, settlement houses, and recreation centers) that provide day-care for children from low-income areas or from areas with many working mothers are eligible for the special food service program for children. Summer day camps and similar recreation programs may also apply. In-residence institutions are not eligible.

Schools drawing attendance from needy areas may qualify for the nonfood assistance program (equipment) provided they agree to take part in the national school lunch program.

Inquiries about FNS programs should be directed to the Food and Nutrition Service, U.S. Department of Agriculture, Washington, D.C. 20250.

**Interested Persons May Obtain Free Publications From:**  
Information Division, Food and Nutrition Service, U.S. Department of Agriculture, Washington, D.C. 20250.

*The USDA's Food Donation Program.* Describes how to participate in the commodity distribution program. PA-667.

*Food Stamp Program—More Food, Better Diets.* PA-930.

*Child Nutrition Programs.* Describes eligibility standards and describes each program. PA-948.

*You Can Help Fight Hunger.* Volunteer handbook on food stamp program. FNS-1.

*You Can Help Fight Hunger.* Volunteer handbook on donated foods. FNS-2.

*You and Food Stamps.* Bilingual publication (Spanish-English) on how to apply for food stamps. FNS-5.

*Food for Children.* Describes eligibility standards of the special food service program for children. FNS-8.

*Child Nutrition Programs.* Volunteer handbook on child nutrition. FNS-10.

**RURAL DEVELOPMENT AND CONSERVATION**

**Organization:** A section of the U.S. Department of Agriculture headed by an assistant secretary and including the Farmers Home Administration, Forest Service, Rural Electrification Administration, and Soil Conservation Service.

**Main Purpose:** Fosters rural economic development and conservation of natural resources.

**Principal Laws Administered:** Consolidated Farmers Home Administration Act of 1961 as amended, Housing Act of 1949 as amended, Rural Electrification Act of 1936 as amended, and the Soil Conservation Act of 1935.

**Major Functions of Consumers:** The Farmers Home Administration (FHA), not to be confused with the Federal Housing Administration of the Department of Housing and Urban Development, provides credit and management assistance to farmers for ownership and operation of family size farms; credit both to farm and nonfarm rural residents to build and improve homes, including rental housing for low- and moderate-income rural families, the elderly and farm laborers; loans and grants to build rural community water and waste disposal systems; loans for soil conservation, watershed and forestry development, and rural community recreation centers; and loans administered for the Office of Economic Opportunity to individuals and cooperatives to enable low-income rural people to earn more.

The Forest Service promotes the conservation and best use of the Nation's forest land resources which amount to about one-third of the total land area of the United States.

The Rural Electrification Administration makes loans to finance electric and telephone service for rural people.

The Soil Conservation Service provides technical assistance to landowners and communities in conserving and improving soil, water, plant, and wildlife resources on the Nation's private lands. It helps landowners establish income-producing recreation areas. And it aids local efforts in small watershed projects and resource conservation and development projects that improve the environment and the economy.

**How Performed:** The FHA makes loans through county offices to individuals and groups whose eligibility for service by the agency is approved by local committees.

The Forest Service administers 154 national forests and other lands which include 100,257 miles of trails for hiking or riding, 5,200 campgrounds that can accommodate 401,285 people, 1,683 picnic areas and about 200 ski areas operated by individuals under permit. Some 25 percent of all timber cut in this country comes from national forests. Most of it is cut by companies but many families obtain timber, Christmas trees, firewood, and other products from the forests under permit. The Forest Products Laboratory in Madison, Wis., conducts research on quality and use of wood and wood products.

The REA makes long-term, interest-bearing loans to locally owned electric and telephone systems in rural areas, and provides technical assistance. Most of the facilities serve consumers and subscribers in sparsely settled areas.

The Soil Conservation Service provides technical help to landowners and users through 3,000 locally organized and governed soil and water conservation districts and through other organizations concerned with natural resource protection and development. In addition to technical assistance in conservation work on individually owned properties, the SCS is a source of technical and certain financial help for local groups in the development of small watersheds, and in resource conservation and development projects.

**How To Obtain Service:** Apply to local county offices of the Farmers Home Administration, the Soil Conservation Service, or the Cooperative Extension Service.

Publications briefly describing services through the agencies are available through county offices, the county extension agent, or by writing the Information Division. Address Information Division, (name of agency), U.S. Department of Agriculture, Washington, D.C. 20250. Publications are distributed without charge.

**Publications Available Free from Farmers Home Administration:**  
*Farmers Home Administration.* Pamphlet summarizing programs. (PA-705).

*Loans for Water Development and Soil Conservation.* Pamphlet outlining loans for farm irrigation, water supply, drainage, soil conservation, forestry, and fish farming purposes. (PA-554).

*Financial Assistance to Small Towns and Rural Groups—Water Systems, Sewer Systems.* Pamphlet describing loans and grants available from FHA in nonurban communities not exceeding 5,500 population. (PA-707).

*Rural Housing Loans.* Pamphlet outlining purposes and terms of FHA homebuilding credit available to people in rural areas. (PA-476).

*Loans for Recreational Enterprises.* Pamphlet outlining FHA loans to farmers and rural community groups to establish farm recreational enterprises and community outdoor recreation centers. (PA-723).

*Opportunity Loans to Rural Families With Low Incomes.* Pamphlet describing purposes and terms of small loans made through FHA for the Office of Economic Opportunity to help low-income rural people equip themselves to earn more income from trades and services. (PA-663).

*Loans to Cooperatives.* Pamphlet describing purposes and terms of loans made through FHA for the Office of Economic Opportunity to cooperatives of low-income rural people. (PA-662).

**Publications Available Free From Soil Conservation Service:**  
*Know Your Soil.* AIB267.

*Mulches for Your Garden.* H&G 185.

*Soil Conservation at Home.* AIB244.

*Soil Conservation Services.* PA 818.

*Autumn Olive for Wildlife and Other Conservation Uses.* L458.

*Soils and Septic Tanks.* AIB 349.

*Technical Help for Outdoor Recreation.* SCS-CI 16.

*Invite Birds to Your Home.* PA-940. Only for the northeastern section of country.

*Know the Soil You Build On.* AIB-320.

*Gardening on the Contour.* H&G 179.

**Publications Available Free From Rural Electrification Administration Giving Information on Loan Procedures for its Programs:** Fact sheet summarizing rural electrification program.

Fact sheet summarizing rural telephone program.

**Publications Available Free From the Forest Service, Department of Agriculture, Washington, D.C. 20250:**

*You and Forest Fires.* Shows how fires are caused and can be prevented. 1965. 16p. (PA-64).

*Why Leaves Change Color.* (FS-12).

*What To Do When Lost in the Woods.* (O-23).

*Wood—The Material of a Thousand Uses.* (K-27).

*Making Paper From Trees.* (FS-2).

*Field Offices, Forest Service,* including map of National Forests. (FS-13).

**Publications for Sale From Government Printing Office:**

*Camping.* Describes a sample of camping attractions available in national forests and grasslands. 1969. 16p. (A 1:68:502) 20¢.

*Backpacking in the National Forest Wilderness, a Family Adventure.* Tells procedures to follow for family backpacking, gives sample menus and lists sources of further information. 1969. 28p. (A 1.68:585) 25¢.

*Designs for Low-Cost Wood Homes.* 11 designs. 1969. 28p. 25¢.

*The Appalachian Trail.* Map and safety suggestions. 1964. 8p. (A 1.38:951) 5¢.

*National Forest Vacations.* Vacation attractions in specific national forests. 1968. 60p. 45¢.

*Outdoors Safety Tips.* How to stay safe in the woods. 1968. 13p. (PA-887) 15¢.

## **CAB** CIVIL AERONAUTICS BOARD

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**Organization:** An independent agency originating from the Civil Aeronautics Act of 1938. It has five members appointed by the President, each for 6 years. Selections of chairman and vice chairman are made annually by the President.

**Main Purpose:** Regulates economic aspects of air transport services. (The FAA is concerned with safety and operational aspects.)

**Principal Law Administered:** The Federal Aviation Act of 1958.

**Major Functions for Consumers:** Encourages development of an air transportation system that fits the needs of commerce, national defense, postal service, and the general public.

Promotes efficient service at reasonable charges.

Provides for enough competition to assure sound growth of air service to meet the public need.

Assists in development of international air service.

**How Performed:** Grants, suspends, or withholds licenses to airlines.

Determines and approves specific air routes and points to be served on such routes for domestic air service.

Determines whether passenger and freight rates are fair and reasonable. If the CAB finds in the negative, it has the power to set different rates after holding a hearing on the matter. Also grants subsidies in certain cases where passenger and freight traffic is not sufficient to maintain profitable service.

Seeks to eliminate unfair or deceptive practices in scheduling, rates, advertising, booking of passengers, and handling of customer complaints by airlines.

Passes upon mergers of companies involved in air transportation to determine if they are in the public interest.

Inspects airlines records and supervision of operations.

**How Enforced:** Formal and informal hearings followed by official orders. Violations of CAB orders are subject to civil penalty of not more than \$1,000 for each offense.

**How To Obtain Service:** Anyone may file a complaint, formal or informal, with the CAB. The Board seeks to represent the public interest in cases before it. Contact should be made with the Office of Consumer Affairs, Civil Aeronautics Board, Washington, D.C. 20428.

**Publication Available From Civil Aeronautics Board:** *Civil Aeronautics Board—What It Is and What It Does.*

**Organization:** The central personnel agency of the Federal Government. Created by the Civil Service Act of 1883 in response to popular revolt against the so-called spoils system in public employment, it is headed by a Commission of three members appointed by the President, only two of whom may be of the same political party. The President designates one member as Chairman of the Commission. The Commissioners serve overlapping 6-year terms.

**Main Purpose:** To administer a merit system under which appointments to Federal Government jobs are made on the basis of fitness rather than personal or political influence, to provide effective personnel management, and to assure competence and continuity in the Federal service.

**Principal Laws Administered:** The Civil Service Act of 1883; the Retirement Act of 1920; the Classification Act of 1923; Federal Employees Group Life Insurance Act; Federal Employees Health Benefits Act; Incentive Awards Act; Government Employees Training Act; portions of the Veterans' Preference Act; other laws.

**Major Functions for Consumers:** For the general public, provides comprehensive information about opportunities and requirements for Federal employment; conducts open competitive examinations for civil service jobs; guarantees every citizen the right to qualify for a Federal job on the basis of ability and fitness, without regard to race, religion, national origin, sex, or politics.

For Federal civil service employees, regulates, under provisions of law, conditions of employment and employee benefits affecting nearly 2½ million employees.

**How Performed:** Issues regulations, requirements, or guidelines, and evaluates action by Federal agencies pursuant thereto, for the following:

Equal employment opportunity, including opportunity for both employment and advancement.

Position classification and pay, in accordance with standards set by the Commission.

Merit promotion plans in each agency, to conform to the Government-wide merit promotion system.

Occupational health programs for employees in Federal agencies.

The incentive awards program, providing awards to employees by agencies for superior performance and beneficial suggestions.

Reductions in force in Federal agencies.

Operates the civil service retirement system, the group life insurance program, and the health benefits (insurance) program.

Provides in-service training for Federal agency employees in all fields relating to personnel management, and coordinates interagency training programs conducted by other agencies.

Administers laws and regulations restricting political activity by Federal employees and also protecting them from political assessments and other forms of political influence.

Considers appeals by Federal employees from adverse actions of employing agencies, the classification of their positions, and certain actions of the Commission; also considers complaints of illegal discrimination and many other kinds of complaints relating to their employment.

Provides information to Federal employees on all aspects of employment and employee benefits.

**How To Obtain Service :** All information regarding services to the general public and to Federal employees, and assistance in obtaining such services, may be obtained from the Civil Service Commission's central office, Washington, D.C. 20415, from its ten regional offices (Atlanta, Boston, Chicago, Dallas, Denver, New York, Philadelphia, San Francisco, Seattle, and St. Louis), or from Civil Service Commission area offices in major cities (about 70) throughout the United States.

**Publications Available Free From the Civil Service Commission include :**

*Are You Unique?* Describes positions of interest to college majors in law, accounting, business administration, engineering, mathematics, economics.

*Civil Service and the Nation's Progress.* Leaflet describing development of the civil service.

*Federal Jobs Overseas.* General information.

*Key People.* Primarily for majors in education.

*Go Government.* For all college majors; general introduction to career opportunities in the Federal service.

*New Directions.* Career opportunities with the Federal service in the computer field.

*Opportunities in the Federal Civil Service for Returning Peace Corps Volunteers.*



*Opportunities in Trades and Crafts With the Federal Government.*

*Reemployment Rights of Federal Employees Who Perform Duty in the Armed Forces.*

*Summer Jobs in Federal Agencies.* General information, and how to apply.

*Your First Job.* For high school students.

*Working for the U.S.A.* General information about civil service employment, particularly for persons considering entering the Federal service.

*Your Civil Service Veteran Preference.*

**Publications for Sale by the Government Printing Office:**

*Federal Office Assistant Examinations: Stenographer, Typist, Clerk, and Office Machine Operator.* What it is and how it is given. 40¢.

*Guide to Federal Career Literature.* Lists publications from all agencies regarding jobs of interest to college-level applicants; includes index by college majors. 55¢.

**Organization:** A cabinet level department in the executive branch of the Federal Government, the Department was formed from the Department of Commerce and Labor in 1913. It is directed by the Secretary of Commerce appointed by the President.

**NATIONAL BUREAU OF STANDARDS**

**Organization:** A unit of the Commerce Department established in 1901 in the Treasury Department, but shifted to Commerce in 1903.

**Main Purpose:** Provides technical assistance in establishing commodity measurement and performance standards; develops Federal product safety standards required by law; disseminates technical, scientific, and engineering information to the public and Government agencies.

**Principal Laws Administered:** Refrigerator Safety Act; Flammable Fabrics Act; Fire Research and Safety Act; Fair Packaging and Labeling Act (packaging and labeling standards, reduction of undue proliferation, promotion of uniformity among the States for packaging and labeling regulations).

**Major Functions for Consumers:** Develops criteria with which to measure the quality and performance of materials, many of which are used in consumer goods.

Sets standards for certain consumer goods and industrial materials used in making products of various types.

Promotes development of uniform laws governing weights and measures.

Encourages industry to eliminate undue proliferation in the number of package sizes of consumer products on a voluntary basis.

Establishes mandatory standards to prevent accidental entrapment in household refrigerators; establishes mandatory standards of fire resistance for products of fabric or related materials; and assists in the development of criteria with which to measure the quality and performance of materials.

**How Performed:** Provides a system for voluntary establishment of standards for commodities. Upon approval of a request for a standard, the Department of Commerce names a Standard Development Committee for the purpose. The committee, which is made up of representatives of producers, users, and distributors, must reach "general concurrence" and the Department must have no legal objection. The proposed standard is then circulated

to obtain a "consensus" of all affected groups before going into effect. Acceptance of such a standard is voluntary. A standing committee for each standard is appointed by the Department to watch for any need to revise a standard. New procedures in this program permit any group or association from among the producers, distributors, users, or consumers, or a testing laboratory, or a State or Federal agency to initiate the development and publication of a Voluntary Product Standard.

Develops standardized tests with which to measure quality of goods, including consumer goods.

Provides a calibration service establishing accurate standards for machinery and materials, many of which are involved in manufacturing consumer goods.

Provides planning, equipment, calibration, and training for State weights and measures laboratories and officials, and provides leadership for the development of uniform State laws on weights and measures. These State activities directly affect consumers as they are concerned with the accuracy of scales, meters, gas pumps, and other devices measuring consumer goods in the market.

Using voluntary standards procedures, works with industry to reduce undue proliferation in the packaging of consumer products.

Conducts research and sets mandatory standards as directed by law for refrigerator door closures and fabric flammability. Secretary of Commerce appoints a National Advisory Committee for Flammable Fabrics to furnish advice and guidance regarding standards or other regulations.

Evaluates and assembles technical information for the new Consumer Information Guide Series of the Department of Commerce. This series gives the consumers the necessary background to make informed decisions in purchasing such items as tires, textiles, and adhesives.

**How Enforced:** Product and measurement standards are generally subject to voluntary acceptance or State regulation except the mandatory product standards which must be adhered to nationally under penalty of the Federal law applying to each specific product.

**How To Obtain Service:** Any group of consumers (or manufacturers, distributors, etc.) may request the Department of Commerce to set in motion its standard-making procedure upon making the proper application. For further information, write to: National Bureau of Standards, Department of Commerce, Washington, D.C. 20234.

**Publications Available From National Bureau of Standards:**

*Price List of Commercial Standards and Simplified Practice Recommendations.* Published annually.

**Publications for Sale by Government Printing Office:**

*Metric System. A Chart.* (C13.10:232) 50¢.

*Household Weights and Measures.* 8 by 10½ inch card.  
(C13.10:234) 5¢.

*Publications of the National Bureau of Standards.* 1961. 391 p.  
(C13.10:240) \$2.25. *Supplement 1960-66.* \$4. *Special Publications (305) 1966-67.* \$2. *Special Publications (305) Supplement I.* 1968-69. \$4.50.

The Consumer Information Series is a new group of publications providing consumers with generic information on everyday products in language the layman can understand. Three have been published and a number of others are in the planning stage.

*Fibers and Fabrics.* CIS No. 1. Characterizes the properties, prescribes the methods of care, identifies the major uses of the consumer textile fibers produced in the United States. 65¢. C13.53:1.

*Tires, Their Selection and Care.* CIS No. 2. Will help you provide the care necessary for maximum safety, tire life, and performance and select replacement tires to suit your particular needs. 65¢. C13.53:2.

*Adhesives for Everyday Use.* CIS No. 3. Will help you select the right adhesive; advise you on surface preparation to obtain a good bond; provide you with information on clamping techniques and drying times; assist you with step-by-step instructions and illustrations. 40¢. C13.53:3.

*Hosiery Length and Sizes Excluding Women's.* An example of a published standard applying to consumer products. Known as Commercial Standard CS46-65, this publication explains what the words "Sizes conform to CS46-65" on labels or stickers mean in detail to buyers of nonstretch hosiery. 1966. 22p. (C13.20:46-65). 15¢.

*Product Standard on Melamine Dinnerware for Household Use.* The purpose of this standard is to establish quality requirements for alphacellulose-filled melamine plastic dinnerware used in the household. 1970. 7p. (C13.20/2:24-70). 10¢.

*Flammable Fabrics Programs, 1968-69.* The Annual Report of the Secretary of Commerce to the President and Congress on Flammable Fabrics. (C13.46:525). 75¢.

**NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION**

**Organization:** A scientific agency of the Commerce Department, established in 1970, its major components are the National Weather Service, National Ocean Survey, National Environmental Satellite Service, Environmental Data Service, Environmental Research Laboratories, and National Marine Fisheries Service.

**Main Purpose:** To improve man's understanding and uses of the physical environment and oceanic life, NOAA: explores, maps, and charts the global oceans, their geological cradles, their geophysical forces and fields, and their mineral and living resources; monitors and predicts the characteristics of the atmosphere, oceans, solid earth, and sun, and warns against impending environmental hazards; develops the technology and systems with which to accomplish this mission, working closely with industry, other Government agencies, and universities.

**Principal Law Administered:** Reorganization Plan No. 4 of 1970.

**Major Functions for Consumers:** Reports and forecasts the weather of the United States, and warns against hurricanes, floods, tornadoes, tsunamis, pollution-concentrating weather, space disturbances, and other environmental hazards.

Provides special weather services to agricultural, aeronautic, astronautic, forestry, environmental protection, and marine activities.

Processes, stores, and disseminates world data on oceanography, climatology, seismology, geomagnetics, aeronomy and geodesy.

Conducts national geodetic surveys, monitors world earthquake activity and changes in magnetic field, and develops methods of building earthquake-resistant structures.

Conducts research in weather modification, ocean processes and interactions, earthquake prediction and mitigation, and environmental effects of global pollution.

Administers and directs the national sea grant program, which provides support for selected institutions and individuals engaged in marine environmental research.

Develops environmentally and economically feasible methods of tapping undersea mineral reserves.

Tests and evaluates marine environmental sensors and samplers, and publishes test results for public use.

Seeks to discover, describe, develop, and conserve the living resources of the global sea, especially as these affect the American economy and diet.

Provides a voluntary fishery inspection service to protect consumers by assuring that fishery products and processing plants meet safety and sanitary standards; and to inspect and identify these products so that consumers may purchase products of known quality. (At present, this inspection does not analyze fishery products for such contaminants as heavy metals and pesticides; however, the National Marine Fisheries Service is planning to extend inspection to cover contaminants.)

Studies game fish behavior and resources, and their ecological relationships with other marine and estuarine organisms and their response to various types of pollution.

Develops and operates advanced-technology systems for sensing and monitoring the environment and marine resources, such as the national operational environmental satellite system and the developing network of automatic ocean buoys.

**How Performed:** Operates a network of surface, upper air and ocean observing stations and geophysical observatories, an environmental satellite system, a fleet of survey and fisheries research ships, aerial photographic aircraft, mobile geodetic survey parties, and regional and coastal laboratories for environmental sciences and fisheries research. A voluntary fishery product inspection is provided by trained inspectors working at processing plants and Federal inspection centers.

**How To Obtain Services:** For information concerning NOAA and its services, write the Office of Public Information, National Oceanic and Atmospheric Administration, Rockville, Md. 20852. Weather information is available through daily newspapers, radio, and television broadcasts, continuous VHF-FM broadcast at 162.40 or 162.55 MHz (in some locations), and special broadcasts for marine, agriculture, and aviation users.

Environmental data products are available, at cost, from the Environmental Data Service, NOAA, Silver Spring, Md. 20910.

Nautical and aeronautical charts and related information, and geodetic survey information, are available from the National Ocean Survey, NOAA, Rockville, Md. 20852. Earthquake information may be obtained directly from the National Earthquake

Information Center, National Ocean Survey, NOAA, Rockville, Md. 20852.

Fisheries information is available from the National Marine Fisheries Service, NOAA, Washington, D.C. 20240, and from the Service's regional offices in Seattle, Wash., Terminal Island, Calif., Gloucester, Mass., and St. Petersburg, Fla.

**Publications Available Free:** Contact National Weather Service, NOAA, Silver Spring, Md. 20910, attention PIx2.

*Some Devastating North Atlantic Hurricanes of the 20th Century.*

*A Model Hurricane Plan for Coastal Communities.*

*Floods and Flood Warnings.*

**Publications Available from the Government Printing Office:**  
*NOAA.* A quarterly magazine concerning the activities of the Administration. \$3.00 subscription per year.

*Earthquake Information Bulletin.* Six issues yearly. \$1.50. 30¢ each.

*Tornado.* 30¢.

*Spotter's Guide for Identifying and Reporting Severe Local Storms.* 30¢.

*Severe Local Storm Warning Service (and Tornado Statistics, 1953-1969).* 20¢.

*Lightning.* 15¢.

*Thunderstorms.* 20¢.

*Hurricane—The Greatest Storm on Earth.* 65¢.

*Hurricane Information and Atlantic Tracking Chart.* 15¢.

*Winter Storms.* 15¢.

*Winter Storm Safety Rules.* 10¢ per copy, \$7.50 per hundred.

*Earthquakes.* 30¢.

*Tsunami.* A description of the power and effects of seismic waves. 35¢.

*Clouds.* 25¢.

*USC&GSS Discoverer.* 30¢.

*The Coastline of the United States.* 5¢.

Thirty-three titles on fish and fishery products including information on nutrition, dietetics, quality maintenance, preparation and serving.

Further publications information is available from the Office of Public Information, NOAA, Rockville, Md. 20852.

Also see local telephone directory entries under United States Government, Commerce Department, and National Oceanic and Atmospheric Administration.



**Organization:** The Commission is an independent, bipartisan, factfinding agency established by Congress under the Civil Rights Act of 1957 as part of the executive branch. Six Commissioners, not more than three representing one political party, appointed by the President determine policy for the Commission. The Staff Director, also appointed by the President, is the Commission's principal executive officer. The work of the Commission is carried out through five major offices: Office of General Counsel; Office of Civil Rights Program and Policy; Office of Community Programming; Office of Management; and Office of Information and Publications.

**Main Purpose:** The Commission is authorized to: investigate complaints that citizens are being deprived of their right to vote by reason of their race, color, religion, or national origin, or, in the case of Federal elections, by fraudulent practices; appraise Federal laws and policies with respect to equal protection of the laws; to collect and study information concerning legal developments constituting a denial of equal protection of the laws under the Constitution; serve as a national clearinghouse for civil rights information; submit reports, findings, and recommendations to the President and to the Congress.

**Major Functions:** The Office of the Staff Director plans, directs, and supervises, and coordinates the work of the Commission.

The Office of General Counsel handles all legal aspects including investigation, review, and reporting on civil rights denials. Information on these denials is obtained through public hearings and studies. Complaints are referred to the proper Federal agency and followed up to determine the nature of the corrective action. Proposals for legislative and executive actions and testimony on civil rights legislation are prepared in this office.

The Office of Civil Rights Program and Policy reviews and appraises Federal laws, policies, administration, and programs. It plans and conducts research and studies on the effects of civil rights denials; makes proposals for legislative and executive action; maintains liaison with Federal agencies and provides technical assistance to other Commission units and to public and private groups and individuals.

The Office of Community Programming plans, develops and supervises field activities which include the programs of the Commission's six field offices and 51 State advisory committees.

The Office of Information and Publications prepares publications and disseminates information concerning all activities of the Commission. It publishes *The Civil Rights Digest*, a quarterly magazine with a national circulation, makes available films on civil rights topics on a loan basis, provides liaison with all the communications media, and maintains a Speaker Bureau. It includes a documentation center and library for civil rights information.

**How To Obtain Service:** Either contact the six regional offices in: Washington, D.C.; Chicago, Ill.; New York, N.Y.; San Antonio, Tex.; Atlanta, Ga.; Los Angeles, Calif.; or the Commission, Washington, D.C. 20425.

**Publications Available From Commission on Civil Rights:** Transcripts of hearings, statutory and interim reports, State advisory committee reports, and clearinghouse reports on all aspects of the Commission's findings.

**Publications for Sale by Government Printing Office:** Most Commission publications are on sale at GPO. A catalog of these publications is available free from the Commission.

**Organization:** Upon the reorganization of the military departments in 1949, the Department of Defense was established as an executive department which combined all of the Nation's military services dating back under various organizational titles to the beginning of the Federal Government. It is headed by the Secretary of Defense appointed by the President. Its principal components: Army, Navy (including Marine Corps), and Air Force, with a Secretary for each component.

**Main Purpose:** Preserve national security.

**Principal Law Administered:** Titles 10, 32, and 37 of the United States Code.

**Major Functions for Consumers:** Among its other functions, DOD protects military personnel as consumers of commercial products and services, by prescribing certain minimum standards, thereby affecting some consumer services to the public because of the large number of business firms involved.

Provides free burial to military veterans and their immediate families.

Sets standards for procurement of supplies that may affect standards of quality available to the public because of the large quantities purchased for the military.

Arranges for civil defense.

Provides a wide variety of civil functions for the public benefit through the U.S. Army Corps of Engineers.

**How Performed:** Issues directives establishing standards of conduct for commercial institutions dealing with military personnel, especially on credit purchases (such as disclosure of all finance charges). The establishment of credit unions is encouraged by a 1969 directive that also calls for counseling service to military personnel by each credit union within the military establishment. For a booklet with a simplified system of figuring annual interest rates, see publications available from GPO.

The Department of Defense conducts product research, sets quality standards, then tests and inspects materials purchased to insure that standards are met. These activities contribute to the quality and variety of products available to consumers. (Certain transistors, plastics, drugs, insecticides, and food processes, for example, were initially developed to meet military requirements.) Federal and military specifications for goods and services are widely used today

by industry. Copies of Military Standards and Specifications are available without charge upon request to: Naval Publications and Forms Center, 5801 Tabor Avenue, Philadelphia, Pa. 19120. The Department of Defense Index of Specifications and Standards (DODISS) is available at an annual subscription rate of \$22 from: Superintendent of Documents, Government Printing Office, Washington, D.C. 20402.

The Office of Chief of Support Services, Department of the Army, furnishes a number of free care-of-the-dead services to veterans and their dependents. In general, any veteran whose last active Federal service ended honorably is entitled to a free gravesite in any national cemetery having space (except Arlington National Cemetery where special regulations have been in effect since Feb. 17, 1967); opening and closing the grave; a grave marker; and, if available, an honor guard for his own burial. His spouse and minor children may be buried in the same site. Adult children may also be buried with him if dependent because of mental or physical handicaps. Graves are assigned at the time of a death. Free inscribed grave markers also are available for the graves of deceased veterans with final honorable active service for use in private cemeteries and will be delivered without charge to consignees named upon applications. (See VA section for information about cash burial allowances to veterans of wartime service.)

The Director of Civil Defense, who operates under the Secretary of the Army, is charged with setting up a fallout shelter program with reserve supplies of food, medicine, etc.

The U.S. Army's Corps of Engineers builds water development projects of many kinds and sizes which provide water transportation, recreation, water supply, hydroelectric power, flood protection and pollution abatement for many cities, towns, industries, and rural areas. In 1969 its reservoirs provided water recreation for more than 254 million visitors at these projects in hundreds of locations around the Nation. Some 12 million kilowatts of power-generating capacity are installed at these projects. Scores of communities get their water supplies from Army-created reservoirs.

**How Enforced:** To protect military personnel, firms that do not comply with regulations governing sales to military personnel may be barred from solicitation on military bases and, if circumstances warrant, declared off limits to military personnel.

**How To Obtain Service:** For a free gravesite, eligible survivors

should contact nearest national cemetery. Local VA office will assist.

**Publications Available:** Free from the Office of Chief of Support Services, Memorial Division, Department of Army, Washington, D.C., 20315.

*Interments in National Cemeteries.* Leaflet describing services available to veterans and dependents. 5p. (Revised May 1970.)

*List of National Cemeteries.* Name and status of each federally owned national cemetery. 6p. (Revised November 1970.)

*DOD Form 1330.* Application for headstone or marker.

DOD has developed a number of manuals for military use but which may be helpful to civilians. (For a list of some of these manuals, see "Army PL19" listing in GPO section.)

Examples of these publications which are available from GPO :

*Concrete and Masonry.* 1964 (TMS-742) \$1.

*Carpentry and Building Construction.* 1960. 198p. (D101.11:TM5-460) 75¢.

*Painting, Repairs and Utilities.* 1946. 57p. (D101.11:TM5-618) 40¢.

*Electrical Wiring.* 1957. 91p. (D101.11:TMT-760) 50¢.

*Use and Care of Hand-Tools and Measuring Tools.* 1960. 223p (D101.11:TM9-243) \$1.

*Credit: Master or Servant?* 1966. 52p. (2.14:PA-10). 25¢.

**Organization:** Independent agency created by Reorganization Plan No. 3 of 1970 which took effect on December 2, 1970, and headed by an Administrator appointed by the President. Assumes control over a number of Federal agencies and programs concerned with the environment; among these are: The Federal Water Quality Administration and certain pesticides research authorities from the Department of the Interior; the National Air Pollution Control Administration, the Bureau of Solid Wastes Management, the Bureau of Water Hygiene, portions of the Bureau of Radiological Health from the Environmental Health Service, the pesticides research and standard-setting programs of the Food and Drug Administration, all from the Department of Health, Education, and Welfare; general ecological research authority from the Council on Environmental Quality; environmental radiation standards programs from the Atomic Energy Commission; and the pesticides registration program of the Department of Agriculture.

**Main Purpose:** As outlined in the President's reorganization order, the principal roles and functions of the Environmental Protection Agency will include:

The establishment and enforcement of environmental protection standards consistent with national environmental goals.

The conduct of research on the adverse effects of pollution and on methods and equipment for controlling it; the gathering of information on pollution, and the use of this information in strengthening environmental protection programs and recommending policy changes.

Assisting others, through grants, technical assistance and other means in arresting pollution of the environment.

Assisting the Council on Environmental Quality in developing and recommending to the President new policies for the protection of the environment.

**Principal Laws Administered:** Clean Air Act, as amended; Solid Waste Disposal Act, as amended; Federal Water Pollution Control Act, as amended; Federal Insecticide, Fungicide, and Rodenticide Act.

**Major Functions for Consumers:** The reorganization which created the Environmental Protection Agency now enables the Federal Government to protect and enhance the quality of the environment on a broad and effective front. The agency will make substantial grants and will enforce existing standards in the five environmental areas (air

and water pollution, solid waste disposal, pesticides, and radiation), and develop and set new standards as allowed by law. The Agency will undertake continuing research and monitoring activities in these areas to insure that such standards are not violated and also to insure that they are adequate. The Agency will cooperate with industry and all levels of government both in the development of pollution abatement programs and in securing compliance with environmental quality standards.

**How Performed:** The Administrator may undertake certain enforcement actions in his own right to insure compliance. Judicial enforcement actions are undertaken by the Justice Department upon request from the Administrator.

**How To Obtain Service:** All inquiries should be sent to Director of Public Affairs, Environmental Protection Agency, Washington, D.C. 20460.

**Publications Available:** The component divisions of the Environmental Protection Agency annually issue numerous publications concerning the environment. The Environmental Protection Agency will be developing a comprehensive agency-wide publications program. All requests for material should be sent to: Director of Public Affairs, Environmental Protection Agency, Washington, D.C. 20460.

*The Environmental Protection Agency.* A folder describing the activities of the Agency. 1971.

**Publications Available from the Government Printing Office:**  
*Sanitary Landfill—An Answer to a Community Problem, A Route to a Community Asset.* 1970. 8p. 10¢.

*What You Can Do About Water Pollution.* 1968. 8p. 15¢.

*A Primer on Waste Water Treatment.* 1969. 26p. 55¢.

*Clean Air for Your Community.* How to develop a community program to help overcome the problems of air pollution. 1969. 12p. 25¢.

**Organization:** The principal Federal agency responsible for guaranteeing equal opportunity in private employment without regard to race, sex, religion, or national origin. EEOC is headed by five commissioners appointed by the President for 5-year terms. No more than three commissioners may be from the same political party. EEOC has jurisdiction over employees of 25 or more persons, labor unions with 25 or more members or which operate hiring halls, and employment agencies (including State employment agencies) which deal with employers of 25 or more persons. Exempted from EEOC's jurisdiction are agencies of cities, States, and the Federal Government and, for some purposes, educational institutions.

**Main Purpose:** To insure that every American has equal opportunity in employment.

**Principal Law Administered:** Title VII of the Civil Rights Act of 1964.

**Major Function for Consumers:** Prohibits discrimination because of race, sex, religion, or national origin by:

Employers, with regard to: hiring and firing; wages and benefits; transfer, promotion, layoff, and recall; testing and standards; other terms and conditions of employment.

Labor Unions, with regard to: applications for membership; referrals for employment; testing, training, and apprenticeship programs; segregation or classification of members; other terms and conditions, including causing an employer to discriminate.

Employment agencies, with regard to: classified advertising; testing; receiving, classifying, or referring applications for employment.

**How Performed:** In offices throughout the country, investigates complaints of unlawful job discrimination and attempts to settle disputes in accordance with the provisions of title VII.

Refers to the Department of Justice, for possible action by the Attorney General, certain cases where there is a pattern or practice of discrimination.

Assists in significant legal appeals in private suits under title VII as a "friend of the court."

Conducts research studies into the causes and extent of discrimination.

Holds hearings on employment practices in selected industries or in specific geographic areas.



Assists State and local antidiscrimination agencies.

Provides technical assistance to employers and unions which need help in planning and implementing affirmative action programs.

Informs citizens of their rights under title VII.

**How To Obtain Service:** To file a complaint, contact the nearest EEOC office (listed under the "U.S. Government" section of the yellow pages), or write EEOC, 1800 G Street NW., Washington, D.C. 20506. *File promptly; most charges must be received within a specified time period after the alleged discrimination occurs.*

**Publications Available From the Equal Employment Opportunity Commission:**

*Facts About Title VII.* Explains the law and the Commission's role.

*How To File a Complaint.* Includes a complaint form.  
(Spanish also.)

*What You Should Know About Equal Job Opportunity.*  
(Spanish also.)

*Toward Job Equality for Women.* Discrimination based on sex.

**Publications for Sale by Government Printing Office:** *They Have the Power; We Have the People.* An example of job discrimination in one city as revealed by EEOC hearings.

*Personnel Testing and Equal Employment Opportunity.* Research on testing of minority groups and women for employment and promotion. 55¢

**Organization:** The Farm Credit Administration is a small, independent agency which supervises the cooperative Farm Credit System. Formed in 1933, it is headed by the Governor of the Farm Credit Administration. The agency implements policies set by the Federal Farm Credit Board, a part-time board of 12 directors appointed by the President from nominees within the system and one director appointed by the Secretary of Agriculture.

**Main Purpose:** To guide the farm credit banks and associations in furnishing adequate and constructive credit and closely related services to farmers and their farm cooperatives.

**How Performed:** Credit services are provided to farmers and their cooperatives through district farm credit banks and local associations.

The 12 Federal land banks make long term farm mortgage loans through 628 local Federal land bank associations. Loans are made for a variety of purposes, such as purchasing farms, machinery, and livestock; refinancing existing mortgages; construction and repairing buildings and other farm and family needs.

The 12 Federal intermediate credit banks provide loan funds for the 440 local production credit associations. PCAs provide short and intermediate term (up to 7 years) credit to farmers for almost every farm, farm home, and farm family need.

The 13 banks for cooperatives provide loan funds to farmers' marketing, supply and business service cooperatives. Types of loans include seasonal, term and loans secured by commodities.

**Publications Available:** Free by writing Information Division, Farm Credit Administration, Washington, D.C. 20578.

*The Farm Credit System—Functions and Organization—Circular 36.*  
A 20-page booklet giving general description of services.

For pamphlet listing all available Farm Credit publications—ask for Circular A-29.

**Organization:** An independent agency created in 1934. The seven Commissioners are appointed for 7-year terms by the President who also designates the Chairman.

**Main Purpose:** Regulate radio and television broadcasting, mobile radio communications, communication by space satellite and interstate and foreign communication services by telephone and telegraph.

**Principal Laws Administered:** Communications Act of 1934 and Communications Satellite Act of 1962.

**Major Functions for Consumers:** Assures that adequate facilities are available at reasonable rates to meet the needs of the public and for interstate and foreign communication service.

Regulates the number and type of radio and TV stations and community antenna television (CATV) services.

Sees that holders of licenses operate in the public interest. This includes seeing that stations are responsive to needs of their areas, that they do not present one side only of public controversial issues to the exclusion of others, and that they observe reasonable standards as to length, number, and loudness of commercials and that they avoid false or misleading advertising.

Promotes more effective use of radio and television for public purposes, such as marine and aviation safety, police and fire, business radio (taxicabs, etc.), the new nonbroadcast television service for inschool instruction, the Citizens Radio Service with about 890,000 licensees, and the "ham" radio service used by some 275,000 licensees.

Promotes communications satellites to meet public needs at reasonable rates.

**How Performed:** As far as radio and television are concerned, FCC allocates bands of frequencies for various uses and licenses individual users. Where there are questions concerning an application or competing applications for the same facilities, regulations provide for formal hearings and a system of review and appeal in line with Federal administrative procedures.

Reviews the performance of licensees (particularly broadcast licensees) at the time of expiration and renewal to determine whether their performance has been and may be expected to continue to be in the public interest. Investigates complaints from members of the public.

Approves or disapproves rates filed for interstate or foreign communication service to the public and orders changes therein after hearing; makes inquiries on all complaints by the public about rates, practices, or service in interstate or foreign communication; issues orders to carriers where inadequacy of service to the public exists; approves or disapproves applications to construct or expand facilities for cable, wire, radio, and satellite communication.

Licenses commercial and amateur operators of radio transmitters.

**How Enforced:** If there is a serious question as to a broadcast licensee's performance in the public interest, his renewal application may be the subject of a hearing, which may result in nonrenewal or renewal for a period shorter than the usual one. If a very serious question arises during the license period, revocation proceedings may be started and may lead to loss of license. Lesser measures include cease-and-desist orders, levying of fines or obtaining voluntary compliance.

The Commission monitors broadcast activities to check on technical performance of stations.

**How To Obtain Service:** The public may direct inquiries, commendatory letters or complaints to the Secretary of the FCC, Washington, D.C. 20554. However, complaints about particular programs or practices should be made initially to the station or firm involved. The Commission's Field Engineering Bureau maintains offices open to the public in 31 cities.

**Publications Available Free From the Office of Reports and Information,** Federal Communications Commission, Washington, D.C. 20554:

*What You Should Know About the FCC.* Describes the FCC and its functions. 1970. 11p.

*Publications and Services.* Description of how interested parties may obtain material about the Commission and communications matters. 1967. 4p.

*List of Printed Publications.* 1971. 8p.

*Regulation of Wire and Radio Communication.* Brief description of the regulation of wire and radio communication. 1969. 8p.

*Broadcast Services.* General description of AM, FM, and TV broadcasting, its development, and the Commission's role. 1970. 52p.

*Common Carrier Primer.* General description of telegraph and telephone services by wire, radio, microwave, and communications satellite. 1969. 22p.

*Safety and Special Radio Services Primer.* General description of air, marine, police, industrial, railroad, taxicab, amateur, and citizen special radio services. 1970. 20p.

*Field Engineering Service.* A review of the work of FCC field offices in detecting and stopping violations of radio spectrum traffic laws. 1970. 5p.

*Educational Television.* Description of the growth of educational television. 1968. 17p.

*A Short History of Electrical Communication.* 1970. 11p.

*Subscription Television (Pay TV).* General description of subscription television and the FCC's regulation of it. 1970. 16p.

*Community Antenna Television (CATV).* 1970. 16p.

*Use of Broadcast Facilities by Candidates for Public Office.* Description of situations under section 315 of the Communications Act governing "equal time" for political candidates. 1970. 19p.

*Applicability of the "Fairness Doctrine" in the Handling of Controversial Issues of Public Importance.* Discussion of cases arising under the "Fairness Doctrine." 1964. 12p.

## **FDIC** FEDERAL DEPOSIT INSURANCE CORPORATION 38

**Organization:** An independent agency organized in 1933 to prevent a repetition of widespread depositor losses resulting from bank failures in the Great Depression. It is managed by a board of three, including two appointed for six-year terms by the President. The Comptroller of the Currency (also a Presidential appointee) serves on the board ex-officio as the third member. The law requires that not more than two members of the board shall belong to the same political party.

**Main Purposes:** To insure the deposits of all insured banks which are entitled to the benefits of insurance under the law.

Pays off the depositors of insured banks that close without adequate provision to pay claims of their depositors.

Acts as receiver for closed insured banks.

Prevents continuance or development of unsafe banking practices.

**Principal Law Administered:** The Federal Deposit Insurance Act, as amended.

**Major Functions for Consumers:** Insures deposits in banks of deposit which are eligible for Federal deposit insurance. The insurance covers deposits of every kind (whether public or private), including regular commercial deposits, time deposits, savings deposits, and trust funds awaiting investment. The maximum insurance to a depositor in an insured bank is \$20,000 on accounts held in the same right and capacity.

**How Performed:** Examines insured State banks not members of the Federal Reserve System and makes special examinations of any State member bank and any national bank or district bank whenever the Board of Directors deems such special examination is necessary to determine the condition of any such bank for insurance purposes.

To the extent provided by law, approves or disapproves consolidations, mergers, purchase of assets and assumption of deposit transactions, and also passes upon conversions, new branches, changes of location, and capital retirements.

Each insured bank must continuously display the official sign, "member of the Federal Deposit Insurance Corporation," as prescribed by regulation, at each window or station where insured deposits are normally received.

In all advertisements (certain exceptions are permitted), an official statement reading substantially as follows must be included: "Member of the Federal Deposit Insurance Corporation."

**How Enforced:** May terminate after notice and hearing the insured status of an insured bank which continues to engage in unsafe and unsound practices or violations of law or regulations.

May issue cease-and-desist orders against any insured State bank which is not a member of the Federal Reserve System and issue orders removing or suspending from office and/or prohibiting from further participation in the conduct of the bank's affairs, any director or officer of an insured State nonmember bank or any other person participating in the conduct of the affairs of such a bank.

**How To Obtain Service:** When an insured bank closes under circumstances requiring the Corporation to make payment of the insured deposits therein, as prescribed by law, the Board of Directors appoints one or more claim agents who maintain a temporary office at the site of the closed bank for the purpose of receiving claims for insured deposits and making payment as soon as possible in accordance with applicable law. The Corporation's practice has been to issue its check for the amount of the insured deposit.

Information and publications concerning the FDIC are available upon request from the Information Officer of the Corporation, Washington, D.C. 20429.

## **FHLBB** FEDERAL HOME LOAN BANK BOARD 40

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**Organization:** Established in 1932, the Board is an independent Federal agency headed by a three-member Board, appointed by the President of the United States and confirmed by the Senate. It is responsible for the operation of the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, and the Federal Savings and Loan Insurance Corporation (FSLIC).

**Main Purpose:** Maintain viable, sound savings and loan associations as convenient, safe thrift media and dependable and economical sources of home financing.

**Principal Laws Administered:** Federal Home Loan Bank Act of 1932; Home Owners' Loan Act of 1933; and title IV of the National Housing Act of 1937.

**Major Functions for Consumers:** Protect savers in FSLIC-insured savings and loan associations against loss up to a maximum of \$20,000 for each saver in each insured association. Make additional funds available for home mortgage lending by expanding the credit that the Federal home loan banks may offer their member savings and loan associations. Note: Neither the Board nor any of the Federal home loan banks is authorized to make loans direct to private persons.

**How Performed:** When an insured savings and loan association is in default, account holders are paid up to \$20,000 in cash from resources of the FSLIC or have an equivalent account balance transferred to another insured savings and loan association. The Board charters, examines, and directly supervises Federal savings and loan associations and, by cooperative agreement with State authorities, examines and supervises insured State-chartered associations. The agency also oversees the Federal Home Loan Mortgage Corporation, a mechanism used to release funds now invested in home mortgage loans so that these funds are free to be invested in additional home mortgage loans.

**How Enforced:** Insurance of accounts—a major factor in obtaining and keeping accounts—can be terminated or withheld. The Board may issue cease-and-desist orders against savings and loan association practices and suspension-and-removal orders against association officials.

**How To Obtain Service:** An account holder of an insured institution in default can do two things to ensure prompt payment of his account: (1) Make sure the association's records include up-to-date information on such matters as changes of name or address. This is important since insurance payments are handled by mail. (2) Be



correctly informed on the extent of insurance protection when he opens his account or accounts.

A customer may identify an FSLIC-insured association by noting the FSLIC seal advertised and otherwise displayed by the association. It is a violation of Federal law for an institution to represent falsely that it offers FSLIC insurance protection.

If you have occasion to complain about the policy or service of a savings and loan association, be prepared to furnish accurate information as to its name and location, whatever is used to identify your savings or loan account in the association's records, and copies of materials needed to provide a basis for investigating your complaint.

**Among Publications Available Free Are:**

*Federal Home Loan Bank Act With Amendments.*

*The Federal Home Loan Bank Board: What It Is and Does.*

*Rules and Regulations for Insurance of Accounts—Federal Savings and Loan Insurance Corporation.*

*Rules and Regulations for the Federal Savings and Loan System With Amendments.*

*Answers to Questions About Insurance of Accounts.*

*Study of the Savings and Loan Industry—Summary and Recommendations.*

For further information on publications, write to the Director, Office of Communications, Federal Home Loan Bank Board, 101 Indiana Avenue NW., Washington, D.C. 20552

**Organization:** An independent agency established by Reorganization Plan No. 7, effective August 12, 1961. It has five members appointed by the President, each for a 5-year term. The Chairman is designated by the President, but the Commissioners elect their own Vice Chairman annually on a rotation basis.

**Main Purpose:** Regulates ocean transportation in the foreign and domestic offshore commerce of the United States.

**Principal Laws Administered:** Shipping Act, 1916; Merchant Marine Act, 1920; Intercoastal Shipping Act, 1933; Merchant Marine Act, 1936; Public Law 89-777 providing for indemnification of passengers for nonperformance of voyages or personal injury or death; and the financial responsibility provisions of the Water Quality Improvement Act of 1970.

**Major Functions for Consumers:** Seeks to maintain stability in ocean transportation services and reasonableness of freight rates.

Insures financial responsibility of passenger vessels to indemnify passengers embarking at U.S. ports for failure to perform a voyage or for personal injury or death.

Assists in environmental protection by ensuring financial responsibility of vessels for oil spill cleanup costs.

**How Performed:** Prescribes regulations governing agreements, practices and services of ocean common carriers in the U.S. foreign and domestic offshore commerce.

Accepts, rejects or disapproves tariffs filed by common carriers in the U.S. foreign and domestic offshore commerce.

Investigates discriminatory rates, charges, and practices.

Prescribes regulations and licenses independent ocean freight forwarders.

Prescribes regulations and issues certificates evidencing financial responsibility pursuant to Public Law 89-777 and the Water Quality Improvement Act of 1970.

**How Enforced:** Formal and informal hearings followed by official decisions or orders.

**How To Obtain Service:** Anyone may file a complaint or report an alleged violation to the Federal Maritime Commission. Contact should be made with the Bureau of Enforcement, Federal Maritime Commission, Washington, D.C. 20573

**Organization:** Created in 1920, and an independent agency since 1930. It is administered by five commissioners appointed by the President for 5-year terms, with the Chairman designated by the President.

**Main Purpose:** Regulates interstate electric power and natural gas industries.

**Principal Laws Administered:** Federal Power Act and Natural Gas Act.

**Major Functions for Consumers:** Regulates rates and sales by independent natural gas producers to interstate pipeline companies, thereby directly affecting the supply and price of gas available to consumers across the Nation.

Regulates rates charged at the wholesale level for electricity for resale and gas sold or transported in interstate commerce.

Certificates construction of interstate natural gas pipelines.

Licenses non-Federal hydroelectric projects best adapted to improving or developing waterways and waterpower and for other beneficial uses.

Regulates the import and export of natural gas, including liquefied natural gas, and the export of electricity from the United States, including the construction and maintenance of border facilities for the export or import of electricity and natural gas.

Requires development of recreational facilities for the public at non-Federal hydroelectric projects operated under FPC license.

Promotes interconnection and coordination of electric systems to assure adequate and reliable electric service with greatest possible economy, utilization, and conservation of natural resources.

Requires maximum feasible protection of our natural environment in the construction of new licensed hydroelectric projects and natural gas transmission lines consistent with consumers' needs for better service.

**How Performed:** Establishes just and reasonable wholesale rates for electric and gas service.

Issues or denies licenses for non-Federal hydroelectric projects.

Issues or denies certificates for new facilities affecting interstate natural gas service.

Upon request or in an emergency, may order supply of electricity or gas needed for local service.

Approves or disapproves mergers, consolidations or acquisitions of electric utilities and the acquisition of interstate natural gas pipeline facilities.

Requires compliance with the National Environmental Policy Act and FPC regulations to protect the environment.

Requires a uniform system of accounting and reporting by electric and natural gas pipeline utilities.

Audits jurisdictional gas and electric facilities.

Recommends new laws and reviews laws proposed by others affecting the natural gas and electric utility industries and testifies before Congress on proposed legislation and national energy policy.

Publishes reports and statistics to provide Congress and industry with standards for measuring performance and to provide impartial information to consumers.

**How To Obtain Service:** Consumers may make complaints directly to the FPC. Complaints relating to retail rates and service are beyond the jurisdiction of the FPC and should be taken up with local or State regulatory agencies.

Interested individuals or consumer groups may intervene in FPC proceedings, including those involving licensing of hydroelectric power dams, electric and gas rate cases, and construction of natural gas pipeline facilities, on either economic, environmental, or service grounds.

For further information, write to the Office of Public Information, Federal Power Commission, Washington, D.C. 20426.

**Publications available free from the Federal Power Commission:**  
*Federal Power Commission.* A 36-page informal explanation of the organization and work of the FPC.

*A Guide to FPC Public Information.* A résumé of information available to the public and how to obtain access to it.

*FPC Publications List.* A 4-page listing of FPC publications. Single copies are available from the FPC at no cost to teachers, libraries, and students. Other orders should be addressed to the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402

**Organization:** The System comprises 12 Federal Reserve banks and their 24 branches; the Board of Governors in Washington; the Federal Open Market Committee; the Federal Advisory Councils; and the member banks, which include all national banks and many State banks. The seven members of the Board of Governors are appointed by the President, by and with the advice and consent of the Senate. The 12 members of the Federal Open Market Committee include the seven members of the Board of Governors and five of the 12 Federal Reserve bank presidents. The latter serve 1-year terms on the Committee in rotation except for the president of the Federal Reserve Bank of New York who is a permanent member.

**Main Purpose:** Formulate monetary policy aimed at providing a flow of credit and money that will facilitate full employment of the economy's resources, orderly economic growth, a stable dollar, and a long-run balance in the country's international payments.

To accomplish these objectives, the Federal Reserve may take various actions, including changing the discount rate charged member banks on borrowing from Reserve banks and changing member bank reserve requirements. The Federal Open Market Committee influences credit market conditions, money and bank credit by buying or selling U.S. Government securities.

In addition to formulating monetary policy, the Board of Governors supervises Federal Reserve banks and member banks. The 12 Federal Reserve banks serve as the Government's principal fiscal agents and provide a number of services for member banks, including the collecting, clearing, and transferring of funds. In carrying out statutory responsibilities, the Board of Governors and the Reserve banks gather and analyze economic information, some of which is made available to the public.

**Principal Laws Administered:** Federal Reserve Act, 1913, as amended (38 Stat. 251; 12 U.S.C. 221); Truth in Lending (182 Stat. 146; 15 U.S.C. 1601); bank holding company legislation and other legislation involving the supervision of banks.

**Major Functions for Consumers:** Through its influence on credit and money, the Federal Reserve indirectly affects all consumers.

Under the Truth in Lending Act, the Board is required to prescribe regulations to assure a meaningful disclosure by lenders of credit terms so that consumers will be able to compare readily the various credit terms available and avoid the uninformed use of credit.

**How To Obtain Service:** For general information regarding the Federal Reserve System and Truth in Lending, a person may contact one of the Federal Reserve banks or the Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

Publications available without charge from the Board of Governors include:

*The Federal Reserve System: Purposes and Functions.*

*What Truth in Lending Means to You.*

*What You Ought To Know About Truth in Lending.*

Complete lists of the Board's publications are available upon request. Reserve banks will also furnish lists of filmstrips and publications to interested persons.

## **FTC** FEDERAL TRADE COMMISSION

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**Organization:** An independent agency created in 1914. The President appoints its five commissioners for staggered 7-year terms and designates the Chairman. The principal operating units are the Bureau of Competition and the Bureau of Consumer Protection, supported by the Bureau of Economics.

**Main Purpose:** Regulates commerce between States and within the District of Columbia.

**Principal Laws Administered:** Federal Trade Commission Act, Clayton Act, Wool Products Labeling Act, Fur Products Labeling Act, Flammable Fabrics Act, Textile Fiber Products Identification Act, Federal Cigarette Labeling and Advertising Act, Fair Packaging and Labeling Act, Truth in Lending Act, and other Federal statutes.

**Major Functions for Consumers:** Fosters effective consumer protection at State and local levels in cooperation with local, State, and Federal agencies through establishment of consumer protection coordinating committees and advisory boards. As of December 31, 1970, consumer protection committees had been formed in Chicago, Los Angeles, San Francisco, Boston, Philadelphia, Detroit, and Washington, D.C. Consumer advisory boards were established in New Orleans and Chicago.

Conducts education programs and offers assistance to other agencies and organizations in designing education programs to:

Improve consumer competence.

Foster a more responsive, competitive, economically just marketplace.

Prevents deceptive advertising, packaging, and selling.

Prevents price-fixing and other business practices that are unfair to business or consumers.

Assures truthful labels on wool, fur, and textile products.

Prevents sale of dangerously flammable wearing apparel.

Requires proper disclosures in credit transactions.

**How Performed:** Monitors television, radio, and printed advertisements for possible deception and fraud.

Investigates complaints on false advertising, oral misrepresentation, misbranding, restraint of trade, and unfair business practices.

Holds industry conferences and issues advisory opinions and guidelines designed to achieve voluntary observance of regulatory laws through improved business practices.

Makes economic studies to disclose monopolistic, exploitive, discriminatory, or unfair industry practices.

Functions in the area of consumer education are conducted primarily through the FTC's 11 field offices (see below). Consumer protection specialists provide guidance to the business community, consumers, consumer groups, and State and local officials regarding requirements of the laws prohibiting false advertising, misrepresentation and other deceptive acts and practices and unfair restraints of trade.

These specialists also conduct seminars for business groups and counsel consumers, individually and in groups, on consumer protection matters. Further, they confer with businessmen in response to complaints of violations, obtain assurances that improper practices will be corrected, and gather evidence for use if legal action is necessary.

In their educational pursuits, the specialists make full use of news releases, discussion guides, visual aids, leaflets, and other educational materials.

**How Enforced:** Anyone accused by FTC of using an unlawful practice may agree to a consent order and stop the practice without admitting any violation of law. If he does not do so, the FTC may issue a formal complaint and hearings would be held before an examiner who makes an initial decision. The accused may appeal this decision to the full Commission. The Commission's decision, in turn, may be appealed to the courts. Violation of an FTC order carries a maximum \$5,000 fine for each violation each day.

**How To Obtain Service:** Anyone can file a complaint with the Federal Trade Commission. As much supporting evidence as possible should accompany the complaint. The FTC does not seek refunds or adjustments in individual matters, and it does not disclose the identity of the complainant. Complaints may be directed to the Federal Trade Commission, Washington, D.C. 20580, or to any of the field offices whose addresses are shown below.

Professional and consumer groups will be placed on the mailing list to receive information on FTC activities and materials available upon request to Office of Public Information, Federal Trade Commission, Washington, D.C. 20580.

Information on specific consumer matters may be obtained by writing to FTC headquarters in Washington or to any of the following field offices:



Federal Trade Commission  
11000 Wilshire Boulevard  
Room 13209  
Los Angeles, Calif. 90024

Federal Trade Commission  
450 Golden Gate Avenue  
Box Number 36005  
San Francisco, Calif. 94102

Federal Trade Commission  
730 Peachtree Street NE.  
Room 720  
Atlanta, Ga. 30308

Federal Trade Commission  
Room 486  
U.S. Courthouse and  
Federal Office Building  
219 South Dearborn Street  
Chicago, Ill. 60604

Federal Trade Commission  
1000 Masonic Temple Building  
333 St. Charles Street  
New Orleans, La. 70130

Federal Trade Commission  
John F. Kennedy Federal Building  
Government Center  
Boston, Mass. 02203

Federal Trade Commission  
2806 Federal Office Building  
911 Walnut Street  
Kansas City, Mo. 64106

Federal Trade Commission  
Federal Building  
22d Floor  
26 Federal Plaza  
New York, N.Y. 10007

Federal Trade Commission  
Federal Office Building  
Room 1339  
1240 East Ninth Street  
Cleveland, Ohio 44199

Federal Trade Commission  
450 West Broad Street  
Falls Church, Va. 22046

Federal Trade Commission  
908 Republic Building  
1511 Third Avenue  
Seattle, Wash. 98101

**Publications Available From FTC Headquarters Include:**

*News Summary Monthly.* Condensation of important news releases of past month.

*Consumer Alert.* Monthly newsletter aimed at consumers and consumer groups.

**Organization:** The General Services Administration was formed in 1949 as a result of the recommendations in the first Hoover Commission Report and other studies on the improvement and streamlining of management practices. An Administrator, appointed by the President, directs the programs of this independent agency.

**Main Purpose:** The mission of GSA encompasses personal and real property management, the purchase of supplies and services, and transportation and communications for the Federal Government plus the procurement and management of the stockpile of strategic and critical materials, and maintenance of the official records of Government.

**Principal Laws Administered:** Federal Property and Administrative Services Act of 1949 and the Public Buildings Act of 1959.

**Major Functions for Consumers:** As the centralized purchasing agent for the Federal Government, GSA sets standards for a large variety of items. These standards, in turn, affect the quality of consumer purchased goods. Data resulting from government procurement experience, when of value to the public, will be made available to the consumer through a series of consumer publications.

GSA stockpiles strategic and critical materials for use in a national emergency and to avert serious disruptions of price structures.

Surplus property, such as office machines, furniture, hardware, textiles, and motor vehicles, is donated to schools, hospitals, clinics, and service organizations such as the Red Cross, the Scouts, and Boys Clubs. GSA also sells excess Federal property to any interested party.

GSA is identifying lands and properties throughout the Federal Government with the objective of returning unneeded facilities to the public for parks, recreation, and educational use.

GSA, through its Federal Information Centers, provides information to citizens concerning the services available from the Government.

The Consumer Product Information Coordinating Center, established October 26, 1970, by the President, encourages the development of consumer product information based on Government research, development and procurement activities and promotes greater public awareness of existing consumer product publications. A free catalog of selected Government consumer product information is maintained by the Center. This catalog may be obtained by writing to Consumer Product Information, Washington, D.C. 20407 or from any Federal Information Center. Publications cited in the catalog may be

purchased on a mail order basis from the Center. In addition, 25 consumer publications are available from the Federal Information Centers.

**How Performed:** Agency requirements for material, property, and services are analyzed. To assure that these requirements are met, GSA establishes quality standards as guidelines for the procurement of Government property and services. When governmental requirements and those of the private citizen are similar in nature, product information acquired through Government experience and research may be of help to the consuming public. In GSA a new emphasis has been placed upon the conversion of this Government experience and test data into consumer pamphlets and guides.

**How To Obtain Service:** Businessmen wishing to sell or buy from the Government may contact GSA Business Service Centers in Boston, New York, Washington, D.C., Atlanta, Chicago, Kansas City, Fort Worth, Denver, Los Angeles, San Francisco, Philadelphia, and Auburn, Wash. Federal Information Centers in more than 25 cities are listed under the U.S. Government section of the telephone book.

**Publications Available Free from Business Service Centers Include:**

*Disposal of Surplus Real Property.* 1970. 14p.

*Sale of Government Personal Property.* 1970 (foldout pamphlet).

*Donation of Federal Surplus Personal Property.* 1966. 9p.

*Counseling Guide No. 6—Washington, D.C., Federal Buying Directory.* 1970. (foldout pamphlet).

*GSA Public Buildings Service.* 1970. 15p.

*Facts About GSA.* 1970. 20p.

*Doing Business With the Federal Government.* 1969. 65p.

*Partners in Progress.* 1970. 14p.

**Publications for Sale by Government Printing Office:**

*Index of Federal Specifications and Standards.* \$9. Single copies of certain specifications and standards listed in the index may be obtained by potential bidders without charge from GSA.

**Organization :** An arm of Congress operating the world's largest multipurpose printing plant. The GPO was created in 1860 and is headed by the Public Printer who is appointed by the President. A Joint Committee on Printing reviews policies and fixes some standards.

**Main Purpose :** Print for the Congress and other Government departments and agencies and sell Government publications.

**Principal Laws Administered :** Act of Congress of 1860 and Printing Act of 1895.

**Major Functions for Consumers :** Furnishes Government publications at minimum cost. About 27,000 titles are currently for sale. Sales total 71 million copies a year.

**How Performed :** Provides free lists of titles under 47 subject headings.

Distributes a free biweekly list of selected new publications.

Issues a monthly catalog of Government publications, a library and reference tool, for \$7 per year.

Maintains five public bookstores in the District of Columbia and one each in Chicago, Ill.; Kansas City, Mo.; Atlanta, Ga.; San Francisco, Calif.; Boston, Mass.; and Los Angeles, Calif. Some field offices of other agencies serve as agents for the sale of certain publications. Among these are field offices of the Department of Commerce, Department of Labor, National Park Service, Collector of Customs, Director of Internal Revenue, and General Services Administration.

Supplies 1,041 depository libraries with copies of publications for public use.

**How To Obtain Service :** All inquiries and orders should be addressed to the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. Make checks and money orders out to him. Do not send stamps. Special document coupons are available in blocks of 20 for \$1.

A price list of Government consumer publications (Price List 86) is available. Single copies are free and multiple copies are 10 cents a copy or \$7.50 per 100 copies. This 34-page booklet lists separately publications in Spanish and includes order blanks. Orders should be addressed to the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

The main retail bookstore is at the GPO, 710 North Capitol Street, with branches in the Department of Commerce Building, 14th

Street and Constitution Avenue NW.; the USIA Building, 1776 Pennsylvania Avenue NW.; the Department of State, 21st and C Streets NW.; and the Pentagon bookstore, Main Concourse, South End, Room 2E-172, Washington, D.C. The Chicago bookstore is located in the Federal Office Building, 219 South Dearborn Street, Chicago, Ill.; the Kansas City bookstore in the Federal Building, 601 East 12 Street, Kansas City, Mo.; the San Francisco bookstore in the Federal Building, 450 Golden Gate Avenue, San Francisco, Calif.; Boston bookstore in the J. F. K. Federal Building, Room G25, New Sudbury Street, Boston, Mass.; the Los Angeles bookstore in the Federal Office Building, Room 1015, 300 North Los Angeles Street, Los Angeles, Calif.; and the Atlanta bookstore at 275 Peachtree, Atlanta, Ga.

**Price Lists Available Free From Government Printing Office:**  
*Air Force.* Aviation, civil aviation, naval aviation, and Federal Aviation Administration. (PL 79).

*American History.* (PL 50).

*Animal Industry.* Farm animals, poultry, and dairying. (PL 38).

*Army.* Field manuals and technical manuals. (PL 19).

*Atomic Energy and Civil Defense.* (PL 84).

*Census.* Statistics of agriculture, business, governments, housing, manufacturers, minerals, population, and maps. (PL 70).

*Child Development and Other Publications Relating to Children and Youth.* (PL 71).

*Commerce.* Business, patents, trade-marks, and foreign trade. (PL 62).

*Defense.* Veterans' affairs. (PL 85).

*Diseases and Physical Conditions.* Alcoholism, dentistry, drugs and narcotics addiction, smoking, and vital and health statistics. (PL 51A).

*Education.* (PL 31).

*Farm Management.* Foreign agriculture, rural electrification, agricultural marketing. (PL 68).

*Finance.* National economy, accounting, insurance, securities. (PL 28).

*Fish and Wildlife.* (PL 21).

- Foreign Relations of the United States.* Publications relating to foreign countries. (PL 65).
- Forestry.* Lumber and timber, ranges and grazing, American woods. (PL 43).
- Geology.* (PL 15).
- Government Periodicals and Subscription Services.* (PL 36).
- Health and Medical Services.* Air and water pollution, first aid, industrial and occupational health, and sanitation. (PL 51).
- Homes.* Construction, maintenance, community development. (PL 72).
- Home Economics.* Foods and cooking. (PL 11).
- Immigration, Naturalization, and Citizenship.* (PL 67).
- Insects.* Worms and insects harmful to man, animals, and plants. (PL 41).
- Interstate Commerce.* (PL 59).
- Irrigation, Drainage, and Water Power.* (PL 42).
- Labor.* Safety for workers and workmen's compensation. (PL 33).
- Laws, Rules, and Regulations.* (PL 10).
- Library of Congress.* (PL 83).
- Maps.* Engineering, surveying. (PL 53).
- Mines.* Explosives, fuel, gasoline, gas, petroleum, minerals. (PL 58).
- National Parks.* Historic Sites, National Monuments. (PL 35).
- Navy.* Marine Corps and Coast Guard. (PL 63).
- Occupations.* Professions and job descriptions. (PL 33A).
- Plants.* Culture, grading, marketing, and storage of fruits, vegetables, grass, and grain. (PL 44).
- Political Science.* Government, crime, District of Columbia. (PL 54).
- Posters and Charts.* (PL 81).
- Radio and Electricity.* Electronics, radar, and communications. (PL 82).
- Scientific Tests, Standards, Mathematics, Physics.* (PL 64).

*Smithsonian Institution.* National Museum and Indians. (PL 55).

*Social Security.* Aging, family planning, handicapped, medicaid, nursing homes, pensions and retirement, poverty, social security and social welfare. (PL 78).

*Soils and Fertilizers.* Soil surveys, erosion, conservation. (PL 46).

*States and Territories of the United States and Their Resources.* Includes beautification, public buildings and lands, and recreational resources. (PL 87).

*Tariff and Taxation.* (PL 37).

*Transportation, Highways, Roads, and Postal Service.* (PL 25).

*Weather, Astronomy, and Meteorology.* (PL 48).

*Space, Missiles, the Moon, NASA, and Satellites.* Space education, exploration, research, and technology. (PL 79A).

**General Consumer Publications:** (For sale by Superintendent of Documents, Government Printing Office, Washington, D.C. 20402; unless otherwise specified.)

*Consumer Information.* Catalog of Federal publications of interest to consumers, including a separate section listing publications in Spanish. 1971. 34p. (PL 86) 10¢.

*Consumer News.* The first White House newsletter published to keep you informed of consumer activities in all Federal agencies. Subscription price \$1 per year.

*Consumers All, Yearbook of Agriculture.* A guide to care of house, home, and family. 1965. 512p. (clothbound) \$2.75. (A 1.10:965).

*Protecting Our Food, Yearbook of Agriculture.* How healthful and safe food is grown and brought to the table. 1966. 386p. (clothbound) \$2.50 (A 1.10:966).

*Catalog of Federal Programs for Individual and Community Improvement.* Index of services related to the antipoverty program. 1965. 414p. Free to community leaders from the Information Office, Office of Economic Opportunity, Washington, D.C. 20506.

*Food From Farmer to Consumer.* Report of the National Commission on Food Marketing, including dissenting views. 1966. 204p. (Y3.N21/22:1/966) \$1.25.

*Packet for the Bride.* A folder containing 10 publications of

interest to homemakers on the subjects of shopping and homemaking, prepared by USDA. 1963. (A1.2:B76) \$1.50.

*U.S. Government Organization Manual, 1970-71.* Official annual describing Federal agencies and departments, their functions and their legal authority. 1970. 820p. \$3.

*A Directory of Senior Centers in the United States.* Lists senior centers by city and State, including data on services offered. 1970. 260p. (HE 17:302:Se 5/3) \$2.

*Debt Pooling and Garnishment in Relation to Consumer Indebtedness.* On basic problems, listing States with legal controls. 1966. 4p. Free from Bureau of Labor Standards, Department of Labor, Washington, D.C. 20210.

*Adult Physical Fitness.* Booklet describing two simple exercise programs—one for men and one for women—designed to overcome chronic fatigue, improve health and aid in weight control. 1963. 64p. (Pr 35.8:P56/Ad9) 35¢.

*Do You Know Your Economic ABC's?* Illustrated brochure explaining how the American economy operates. 40p. (C1.2:Ec7/3/966) 20¢.

*U.S. Economic Growth.* How expansion of natural resources, capital and manpower has accelerated the American economy. 1969. 52p. (C1.2:Ec7/4) 30¢.

*Science and Technology for Mankind's Progress.* How science and technology aid economic growth. 1966. 46p. (C1.2:Sci2/3) 25¢.

*Measurement—Pacemaker of American Economic Growth.* An explanation of the role measurement plays in our economy. 1966. 46p. (C1.2:M46) 25¢.

*Profits and the American Economy.* Discussion of the role of profits in the growth of the American economy. 1970. 48p. (C1.21:P94/2) 35¢.

*Keeping the American Dollar Strong.* Pamphlet describing the importance of strong currency. 1965. 12p. (C1.2:D69/2) 15¢.

*Patents: Spur to American Progress.* Discussion of patent system. 1965. 48p. (C1.2:P27/2) 25¢.

*Catalog of Federal Domestic Assistance.* Sold on a subscription basis. It will consist of the basic manual, plastic binder, and supplements. \$6.75 a year.



**Organization :** A cabinet level department in the executive branch of the Federal Government, it was established in 1953 as the successor to the Federal Security Agency and is directed by the Secretary of Health, Education, and Welfare appointed by the President.

**OFFICE FOR CONSUMER SERVICES**

**Organization :** The Office for Consumer Services is a part of the Office of the Secretary of the Department of Health, Education, and Welfare under the direct aegis of the Assistant Secretary for Community and Field Services and headed by the Deputy Assistant Secretary for Consumer Services.

**Main Purpose :** To promote the interest of the Nation's consumers of goods and services by coordinating and reviewing HEW's consumer-related programs in order to evaluate their responsiveness to the current needs of the consumer and to communicate the availability of these programs to the consumer.

**Major Functions for Consumers:** Promotes the formulation and coordination of HEW programs designed to protect and to serve the consumer; serves as liaison with representatives of national business, labor, professional, consumer, and volunteer programs where needed; compiles and distributes information relative to HEW's consumer programs to interested groups and individuals, other Federal agencies, HEW agencies, and State and local agencies.

OCS is currently administering a pilot program to place trained consumer consultants in three selected Model City areas. These consultants will assist the Model City agencies in developing consumer programs in Boston, San Antonio, and Washington, D.C.

The Deputy Assistant Secretary for Consumer Services, as administrator of this office, is also Chairman of the HEW Consumer Council, composed of representatives of the various agencies and offices. The major responsibility of this group is to establish the consumer's priority needs to which the Department should be responding and to increase HEW's responsiveness to the consumer.

**How To Obtain Service:** Information on HEW's consumer-related programs and policies is obtainable from the Office for Consumer Services, Department of Health, Education, and Welfare, Washington, D.C. 20201.

**OFFICE OF CHILD DEVELOPMENT**

**Organization :** A unit in the Office of the Secretary of Health,

Education, and Welfare. There are two major bureaus in OCD: The Children's Bureau, which deals with the problems of all children and their families; and the Bureau of Head Start and Early Childhood, which administers programs for preschool children. In each of the 10 regional offices of HEW, an assistant regional director for OCD supervises a staff carrying out Head Start and Children's Bureau projects for the area.

**Main Purpose:** OCD was established to serve as a point of coordination for all Federal programs affecting children, youth, and their families. It has three major missions: (1) To develop and operate such programs as Head Start and Parent and Child Centers; (2) to coordinate the activities of all Federal, State, community, and private agencies involved in child welfare programs; and (3) to act as an advocate by bringing the needs of children to the attention of government and the public, and to serve as an innovator through planning new programs for children and their parents.

**Principal Laws Administered:** Head Start: Title II part B, section 222(a) (1) of Economic Opportunity Act, as amended. Children's Bureau: Organic Act of 1912 for establishment, and section 426, title IVB of the Social Security Act, as amended.

**Major Functions for Consumers:** The Children's Bureau: (1) Plans programs for children and parents; (2) develops standards, guidelines, and provides technical assistance to States and public and private agencies for programs relating to: Child health; handicapped, retarded, and emotionally disturbed children; protective and day-care services for children and parent-child counseling; adoption, institutional and foster care for children; services to unmarried mothers; and community programs for youth development; (3) directs the community coordinated child care, 4-C, program, which helps local public and private child care organizations work together; (4) conducts research and evaluation of programs serving children; and (5) provides information about services for children and prepares OCD publications and *Children* magazine.

The Bureau of Head Start and Early Childhood: (1) Administers Project Head Start, a nationwide comprehensive program for underprivileged preschool children and their families designed to meet the educational, nutritional, and health needs of the children and to provide for parent participation; (2) directs parent and child center programs for families with children under 3 years of age; and (3) provides training programs for Head Start employees to help them perform their tasks more effectively.

**How Performed:** Head Start grants are made to community action agencies or to other nonprofit organizations and school boards. Head Start training grants are usually made to institutions of higher education. Children's Bureau grants are made to public or other nonprofit institutions of higher learning and to public or other nonprofit agencies and organizations engaged in research and child welfare activities. Both Bureaus provide consultation service for State and local officials and others—parents, professional personnel, and the public—in the field of early childhood development and child welfare services and serve as clearinghouses of information and research studies in these areas.

**How Enforced:** All grantees must adhere to Federal regulations in order to be eligible for Federal grants.

**How To Obtain Service:** Contact the Office of Child Development, Department of Health, Education, and Welfare, Washington, D.C. 20201; the appropriate HEW regional office (assistant regional director for OCD); or the local community action agency.

**Publications:** The publications listed below may be purchased from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. A more complete list of Children's Bureau publications is available from the Office of Child Development.

*Children.* Bimonthly journal for workers in all fields concerning children. (HE 21.9:16/6) \$1.25 per year.

*Accidents and Children.* Advice to parents on how to prevent accidents in the home. 1963. 20p. (FS 17.118:48) 15¢.

*Fire! Fire! Look Out! It Burns!* Tells parents about fire hazards and suggests ways parents can keep their children safe from fire and from burns. 1969. 12p. (FS 17.210:470) 15¢.

*Good Camping for Children and Youth of Low-Income Families.* Some suggestions for camps concerned about providing equal opportunities for children and youth. By Catherine V. Richards. 1968. 20p. (FS 17.210:463) 30¢.

*Infant Care.* The Bureau's most widely known publication for parents. First published in 1914. 1963. 108p. (FS 17.210:8) 20¢

*Prenatal Care.* Gives parents information on pregnancy, childbirth, and care of the newborn baby. Rev. 1962. 92p. (HE 17.210:4) 20¢.

*Selected Reading Suggestions for Parents of Mentally Retarded Children.* Lists some of the books and pamphlets which cover the

areas of greatest interest to parents and to professionals. 1970.  
58p. (HE 21-113:M52/970) 60¢.

*When You Adopt a Child.* Answers some of the questions that should be considered when planning to adopt a child. 1965. 27p.  
(FS 17.215:13/2) 15¢.

*When Teenagers Take Care of Children.* A guide for babysitters. Helps teenagers meet their responsibilities in caring for children. 1964. 60p. (FS 17.210:409) 25¢.

*Prelude to School.* An evaluation of an inner-city preschool program. By Ivor Kraft, Jean Fuschillo, and Elizabeth Herzog. 1968. 92p.  
(FS 17.214:3) \$1.

*Thinking About Drinking.* Prepared for young people as a basis for discussion of attitudes about drinking. 1968. 31p. (FS 2.22:D83) 20¢.

*Your Child From One to Six.* Describes the growth of children from one to six and emphasizes the child's emotional needs. Rev. 1962. 98p. (FS 17.210:30) 20¢.

*Your Child From Six to Twelve.* Tells parents how they may help their children mature as healthy, well-adjusted, and socially responsible human beings. 1966. 98p. (FS 17.210:324/2) 55¢.

*Your Teenage Children and Smoking.* Gives parents ideas and guides that will help them help their children reach their own decision about smoking. 1964. 13p. (FS 17.210:423) 15¢.

*You Can Quit Smoking.* Suggestions for teenagers and others on how to stop smoking. 1965. 19p. (FS 14.111:433) 15¢.

*Teenagers Discuss the "Generation Gap."* Youth Reports No. 1. By Elizabeth Herzog, Cecelia E. Sudia, Barbara Rosengard, and Jane Harwood. 1970. 36p. (HE 21.109:1) 50¢.

*Youth Reporters Discuss "Problem" Drugs.* Youth Reports No. 2. By Elizabeth Herzog, Cecelia Sudia, and Jane Harwood. 1970. 46p. (HE 21.109:2) 50¢.

#### OFFICE OF EDUCATION

**Organization:** The United States Office of Education, originally established in 1867, has been an agency of the Department of Health, Education, and Welfare since the Department was created in 1953. The Commissioner of Education, appointed by the President, is entrusted with the management and operations of the agency.

**Main Purpose:** The Office of Education, the primary agency in the field of education, provides leadership and assistance to improve the quality and relevance of education at every level. This includes a major effort to bring equality of educational opportunity to those who have not had it in the past.

**Principal Laws Administered:** Elementary and Secondary Education Act; Higher Education Act; National Defense Educational Act; Vocational Education Act as amended; Public Laws 81-815 and 81-874 on school construction and on maintenance and operation in areas affected by federal activities; Manpower Development and Training Act (in cooperation with the Department of Labor); Economic Opportunity Act (in cooperation with the Office of Economic Opportunity); Education Professions Development Act; and Library Services and Construction Act.

**Major Functions for Consumers:** The Office of Education provides assistance for a wide range of educational services in the form of grants to States and local educational agencies and institutions of higher education which develop projects based on their own educational priorities and needs. Several Office of Education programs may be used to support consumer related activities. Through its research and evaluation, the Office may provide funds to examine and assess techniques and projects related to consumer education and may disseminate information concerning these or other successful activities. The Office may also provide technical assistance in development of programs and make grants for the development of promising consumer education activities.

**How Performed:** Consumer and Homemaking Education (Part F, Vocational Education Amendments), the only Office of Education Program specifically intended for consumer education, supports local projects designed to prepare youth and adults for the dual role of homemaker and wage earner.

In addition, there are many Office of Education categorical programs not specifically intended for consumer education which may be utilized for consumer related activities:

Cooperative Research supports basic and applied research to explore, develop, and disseminate innovative and successful techniques and methodologies for consumer education.

Title III of the Elementary and Secondary Education Act provides funds to local school districts for the planning and operation of

promising and exemplary educational programs, which may support consumer education activities.

Title II of the Elementary and Secondary Education Act, which provides funds for school library and instructional materials, and Title I of the Library Services and Construction Act, which provides services and materials for public libraries, may be used to expand and diversify consumer education materials and activities.

Adult Basic Education (Title III, Elementary and Secondary Education Amendments 1966) supports educational programs for adults deficient in English and computational skills. Projects supported by this program may utilize learning and curriculum materials which stress consumer education and wise consumer practices.

Education Professions Development Act authorizes grants to States, local school districts and institutions of higher education for the purpose of training and retraining educational personnel. This training may include consumer education components to enable the teacher to bring consumer education effectively into the classroom.

**How to Obtain Additional Information:** Individuals, organizations, and agencies desiring additional information concerning the possibilities for assistance for consumer related activities should address their inquiries to the Office of Public Affairs, Office of Education, Washington, D.C. 20202.

**Publications available from the Office of Education:**

*Office of Education Fact Book.* Discusses in detail major agency programs, the services they provide and information about application procedures.

*Guide to Office of Education Programs.* Published annually by *American Education*, gives an up-to-date listing of all agency programs and a brief synopsis of services and grant procedures.

**Publications for Sale by Government Printing Office:**

*Federal Programs in Job Training and Retraining.* 1967. 73p. (FS 5.237 :37012) 50¢. Describes the major Federal job training and retaining programs available to potential trainees, especially those with low-income backgrounds.

*Sources of Audiovisual Materials.* 1967. 14p. (FS 5.235 :35090) 15¢. Describes selected lists of materials useful to State and local school systems participating in title II of the Elementary and Secondary

Education Act, title III of the National Defense Education Act, and other Federal programs which may provide for materials.

*A Lifetime of Learning: Adult Basic Education, Community Service and Continuing Education, Civil Defense Education.*  
1969. 13p. (FS 5.213:13034) 30¢.

#### **PUBLIC HEALTH SERVICE**

**Organization:** The Public Health Service under the direction of the Assistant Secretary for Health and Scientific Affairs of the Department of Health, Education, and Welfare, dates back to a 1798 law authorizing medical care for merchant seamen. The Public Health Service consists of three operating agencies: Food and Drug Administration, Health Services and Mental Health Administration, and National Institutes of Health. The consumer-oriented activities of each of the operating agencies are discussed below.

#### **Food and Drug Administration**

**Organization:** A division of the Department of Health, Education, and Welfare since the Department was formed in 1953, the FDA came into being in 1907 as a Division of the Bureau of Chemistry in the Agriculture Department. The FDA is headed by a Commissioner of Food and Drugs.

**Main Purpose:** Protect consumers by enforcing laws and regulations to prevent distribution of adulterated or misbranded foods, drugs, medical devices, cosmetics, veterinary products, and of potentially hazardous consumer products.

**Principal Laws Administered:** Federal Food, Drug, and Cosmetic Act, Federal Hazardous Substances Act, Federal Caustic Poison Act, Tea Importation Act, Filled Milk Act, Federal Import Milk Act, Fair Packaging and Labeling Act, and Flammable Fabrics Act; and in part: Public Health Service Act, Federal Meat Inspection Act, and Poultry Products Inspection Act.

**Major Functions for Consumers:** Assures that foods are safe, pure, and wholesome; that drugs and devices are safe and effective; that cosmetics are safe; and that all are honestly and informatively labeled and packaged.

Assures safe water, food, and good sanitary facilities for travelers on trains, planes, ships, buses, and interstate highways.

Promotes sanitary practices in restaurants and other food service facilities.

Assures that shellfish are harvested from unpolluted waters and handled in a sanitary manner.

Protects victims of accidental poisoning by providing physicians with information needed for emergency treatment.

Enforces tolerances for pesticide residues in foods.

Determines the causes and finds means of preventing accidental injuries from use of consumer products, including flammable fabrics, and mechanical, thermal, and electrical products.

Informs consumers about protection provided by law, educates consumers on ways that they can protect their health and provides consumers with a means of informing the government of their needs.

Sets and enforces limits on radioactive residues remaining on food products.

Sets and enforces standards of identity, quality, and fill-of-container for food products.

Takes action to enforce the law against illegal sale or distribution of prescription drugs.

Maintains a continuous selective surveillance of the food, drugs, and cosmetics shipped into the United States to assure their compliance with the law.

Assures that hazardous household chemical products have safety labeling.

Assures that toys and other related products used by or available to children are safe.

Conducts or contracts for scientific research in the various areas of FDA's responsibilities.

**How Performed :** Inspects production establishments, analyzes the products, checks products in distribution channels, follows up on consumer complaints, maintains a field staff of consumer specialists who implement a consumer educational program, checks samples at ports of entry. Conducts workshops for industry to aid them in complying with the laws, maintains a national center for microbiological analysis, pesticide research laboratories, and a national center for drug analysis. To improve the quality of prescription drugs, an intensified drug inspection program (IDIP) combines the regulatory and voluntary approaches to enforcement.



Reviews prescription drug advertising.

Approves or disapproves the marketing of new drugs based on evidence of their safety and effectiveness.

Maintains a staff of veterinarians to prohibit use in food producing animals of antibiotics shown to leave illegal residues in the edible products, and to monitor the safety and effectiveness of veterinary drugs on the market.

**How Enforced:** May request seizure by U.S. marshal of products if sample shows probable violation of the law.

Prosecution or injunction action against violators may be taken in the Federal courts by the Justice Department.

Extremely hazardous items for which safe labeling is not possible may be banned from the market.

May refuse admission to this country of products not conforming to United States law.

A program of voluntary compliance is conducted to promote understanding and cooperation of industry. This includes technical assistance to manufacturers who request it, suggestions for changes in the handling of goods, publication of regulations and of the results of all court actions.

**How To Obtain Service:** Alleged violations should be reported to the nearest FDA district office (see local telephone book under U.S. Department of Health, Education, and Welfare). The consumer with a complaint should file a form which is provided by this local office.

**Publications:** A list of publications is available from the Food and Drug Administration, 5600 Fishers Lane, Rockville, Md. 20852.

#### **Health Services and Mental Health Administration**

**Organization:** The Health Services and Mental Health Administration incorporates those programs of the Department of Health, Education, and Welfare with a primary focus on health services and mental health services as well as the research and training aspects of the national mental health effort. The program responsibilities are a mix of the oldest Federal health programs, dating back to 1798, and the new programs which constitute the major thrust of the emerging Federal role in the organization and delivery of health and mental health services at the community level, such as Comprehensive Health Planning, Regional Medical Programs, Community Mental Health Centers, National Center for Family Planning Services, the National

Center for Health Services Research and Development, and the Maternal and Child Health Service.

**Main Purpose:** Improve the quality, distribution, and accessibility of health services.

**Principal Laws Administered:** Public Health Service Act of 1944 as amended, and Title V of the Social Security Act of 1935 as amended.

**Major Functions for Consumers:** Stimulates development of health facilities and public health services. Develops programs to prevent and control communicable and chronic diseases.

**How Performed:** Fights mental illness through research and support for community facilities construction and mental health programs.

Provides assistance to States and communities in combating epidemics and natural disasters.

Guards against the introduction of communicable disease into the United States.

Conducts and supports research in health services.

Provides maternal, child health and family planning services.

Provides medical services to merchant seamen, American Indians, Alaska Natives, and others eligible to receive direct Government medical services.

Operates hospitals to serve beneficiaries designated by Congress.

**How To Obtain Service:** Inquiries on health services should be sent to local or State health agencies. General information on health services is available also from the regional offices of the Department of Health, Education, and Welfare and from the Health Services and Mental Health Administration headquarters in Rockville, Md. 20852.

**Publications:** Available free to general public upon request from the Office of Information, Health Services and Mental Health Administration, Parklawn Building, Rockville, Md. 20852.

*About Syphilis and Gonorrhoea.* HIS-84.

*LSD—Some Questions and Answers.* PHSP-1828.

*Marijuana—Some Questions and Answers.* PHSP-1829.

*Narcotics—Some Questions and Answers.* PHSP-1827.

*Thinking About Drinking.* PHSP-1688.

*Up and Down Drugs—Amphetamines and Barbiturates.* PHSP-1830.

*Facts About Smoking and Health.* PHSP-1712.

*Lead Poisoning in Children.*

*Rubella.*

#### **National Institutes of Health**

**Organization:** The major components of the National Institutes of Health (NIH) are several research institutes and divisions, a bureau devoted to health manpower and education, and a national library for the biomedical and health field. Specifically, the organizational entities of the NIH are:

Bureau of Health Manpower and Education  
National Library of Medicine  
National Institute of Allergy and Infectious Diseases  
Division of Biologic Standards  
National Cancer Institute  
National Institute of Child Health and Human Development  
Clinical Center  
Division of Computer Research  
National Institute of Dental Research  
National Institute of Environmental Health  
National Eye Institute  
Fogarty International Center  
National Institute of General Medical Sciences  
National Heart and Lung Institute  
National Institute of Neurological Diseases and Stroke  
Division of Research Grants  
Division of Research Resources  
Division of Research Services

**Main Purpose:** The National Institutes of Health provides leadership and direction to programs designed to improve the health of the people of the United States. It conducts and supports basic and clinical research and research training in the causes, diagnosis, prevention, and cure of diseases of man including the biological effects of environmental contaminants; administers educational and training programs to increase the supply and availability, and to improve the quality and utilization, of the Nation's health manpower; administers construction programs for research, research training, and health educational facilities; directs programs for the collection, dissemination, and exchange of information

in the biomedical sciences; and administers Federal standards and licensing activities controlling the safety, purity, and potency of certain viruses, serums, toxins, and analogous products sold in interstate commerce.

**Principal Law Administered:** The Public Health Service Act, as amended.

**Major Functions for Consumers:** The results of the NIH support of research and training activities in terms of research findings, and the increased supply and better utilization of people in the health occupations, affect the health and well-being of all consumers. Consumers are also benefited by the assurance that the biological products administered to them are manufactured to produce the desired effect, safe for administration to man, and free from extraneous material. Most specifically, the NIH deals primarily with scientists, practitioners, administrators, educators, and students, in the biomedical and health fields.

**How Performed:** Grants and awards to institutions and individuals (including student loans and scholarships) are the main vehicles for accomplishing the purposes of the National Institutes of Health. Standards are set to assure the continued safety, purity, and potency of biologic products, and companies are licensed to manufacture the products.

**How To Obtain Services and Publications:** Information on all of the above activities may be obtained by writing to the National Institutes of Health, Information Office, Office of the Director, 9000 Rockville Pike, Bethesda, Md. 20014. A list of available publications including those on various diseases will be furnished upon request.

### **SOCIAL AND REHABILITATION SERVICE**

**Organization:** The Social and Rehabilitation Service, headed by an Administrator, is one of the major operating agencies of the Department of Health, Education, and Welfare. It dates from August 1967, at which time the Social and Rehabilitation Service was created through a reorganization of HEW. The Social and Rehabilitation Service consists of six component agencies each headed by a commissioner: Administration on Aging, Assistance Payments Administration, Community Services Administration, Medical Services Administration, the Rehabilitation Services Administration, and the Youth Development and Delinquency Prevention Administration.

**Administration on Aging**

**Organization:** Established in 1965 and headed by a Commissioner appointed by the President.

**Main Purpose:** Provides a strong central focus and responsibility within the Federal Government on all matters of concern to older people.

**Principal Law Administered:** Older Americans Act of 1965, as amended.

**Major Functions for Consumers:** Strengthens and assists State and local agencies concerned with the problems of aging, including consumer problems.

**How Performed:** Administers grants to States for planning, coordination, and provision of community services; to organizations, institutions, and individuals for research and demonstration projects; and to public and nonprofit private organizations for training.

Provides central clearinghouse of information on services and opportunities available to the elderly.

Provides program guidance and materials to professional and lay leaders for use in conducting consumer education programs for older people.

**How To Obtain Service:** For information on grants, write to: Administration on Aging, U.S. Department of Health, Education, and Welfare, Washington, D.C. 20201.

**Publications:** Single copies free from AoA; larger quantities may be purchased from Government Printing Office.

*Every 10th American.* Describes the programs administered or supported by AoA. Publication No. 260. 20¢.

*A Rural County Cares for Its Aging.* Tells how a successful program for older people has been carried out by a county citizens committee. 1964. 15¢.

*Are You Planning on Living the Rest of Your Life?* A do-it-yourself planner for persons working for small companies without in-plant pre-retirement counseling. 1964. AoA Pub. No. 803. 30¢.

*You—the Law and Retirement.* Tells why, how, and when to see a lawyer. 1965. 36p. AoA Pub. No. 800. 30¢.

*Consumer Guide for Older People.* A convenient wallet-sized folder outlining ways an individual can protect himself against frauds and swindles. AoA Pub. No. 801. 5¢.

*The Fitness Challenge . . . in the Later Years.* Outlines an exercise program for maintaining youthful health and energy, and suggests ways of enhancing the enjoyment of leisure. AoA Pub. No. 802. 30¢.

**Assistance Payments Administration**

**Organization:** The agency is headed by a Commissioner.

**Main Purpose:** To strengthen family life by reducing dependency for persons in financial need.

**Principal Law Administered:** Social Security Act, as amended.

**Major Functions for Consumers:** Provides for financial assistance through State agencies for needy families with dependent children (AFDC).

Provides for financial support through State agencies to needy people who are blind (AB), aged (OAA), or permanently and totally disabled (APTD). Provides for free medical care through State agencies for needy individuals and families not covered by medicare, medicaid, and other services.

**How Performed:** Federal funds help the States finance the programs of their choosing, but each State plans and operates its own programs. The amount of Federal support varies and is determined by several statutory formulas.

**How Enforced:** Funds are made available to State agencies that meet Federal standards.

**How To Obtain Service:** Persons who think they are eligible for assistance should apply to local or State welfare agencies.

Write for information: Commissioner, Assistance Payments Administration, U.S. Department of Health, Education, and Welfare, Washington, D.C. 20201.

**Publications Available Free in Small Quantities From APA** (Larger Quantities for Sale by Government Printing Office): *When You Need Help.* Tells how public welfare agencies help people in need, where and how to apply for assistance, what determines eligibility. (Leaflet, \$5 per 100.)

*AFDC.* Explains the assistance program for families with dependent children.

*AB and APTD.* Explains the assistance programs of aid for the blind and disabled people.

*OAA.* Tells how to apply for old age assistance.

*When the Needy Ask for Help.* Explains the Federal public assistance programs and tells what to do if you know someone in need who might qualify for aid.

#### **Community Services Administration**

**Organization:** Established in September 1969 and headed by a Commissioner.

**Main Purpose:** Provides Federal leadership in the planning, development, and coordination of social and rehabilitation services toward the development of a comprehensive public social services system for families, children, and aged and handicapped adults.

**Principle Law Administered:** Social Security Act Titles I, IV, X, XIV, and XVI.

**Major Functions for Consumers:** Provides assistance to State and local public welfare agencies concerned with the problems—including consumer problems—of applicants and recipients of public assistance and other low-income and disadvantaged persons.

**How Performed:** Administers grants to States for social and rehabilitation services and to State organizations and institutions for research and demonstrations to improve the quality and delivery of services aimed toward the objectives of: Self-support, self-care, strengthening family life, and fostering child and youth development.

Provides national leadership in the development of models for service delivery including information and referral centers, day care centers, comprehensive service centers.

Provides program guidance and technical assistance to States, organizations, and others in areas that support program goals, particularly in the area of human development. These areas include counseling and guidance services, educational and informational services, referral services for legal and medical and other health services, family life education, community planning, foster care and adoptions, and services for people in institutions.

Stimulates the development of a battery of special services, methods, and approaches to aid in the self-support of individuals and families, as authorized in the work incentive (WIN) program legislation.

Provides consumer protection through the promotion and development of guides and information on licensing and child care.

**How To Obtain Service:** Write or visit State and local public welfare agencies.

Write for information: Commissioner, Community Services Administration, Department of Health, Education, and Welfare, Washington, D.C. 20201.

**Publications Available From Community Services Administration:**

*Social Services for Children and Families in Your State.* Gives basic information about the aid to families with dependent children (AFDC) program and child welfare services, as well as about how citizens and agencies can help to broaden and extend these programs to the end of helping families achieve self-support and self-reliance.

*States Can Help Many Children and Families.* Tells, in simple language, about the services needy families can request from public welfare departments.

*A Right to a Decent Home.* Describes ways in which a number of public welfare departments improved the housing conditions of public assistance and other disadvantaged families. Suggestions are provided on steps to be taken by welfare agencies seeking to establish or improve their housing programs.

**Medical Services Administration**

**Organization:** Established in 1967 by the Secretary of HEW and headed by a Commissioner he selects.

**Main Purpose:** Supervises the expenditure of Federal funds on Federal-State programs that provide medical assistance to welfare recipients and other low-income people.

**Principal Law Administered:** Title XIX of the Social Security Act.

**Major Functions for Consumers:** Contributes funds toward cost of medical care for low-income people who are eligible.

**How Performed:** Issues regulations and provides guidelines, standards, and technical assistance services to State-administered programs that provide medical services for low-income people who are aged, blind, totally and permanently disabled, or members of families with dependent children. Contributes between 50 and 83 percent of the cost of State programs.



**How To Obtain Service:** Apply to local office of State welfare or social service agency.

**Publications:** From Medical Services Administration, Department of Health, Education, and Welfare, Washington, D.C. 20201.

*Medicaid-Medical Assistance—Questions and Answers.*

*When You Go to the Doctor.*

*Medicaid-Medicare—Which is Which?*

#### **Rehabilitation Services Administration**

**Organization:** Established by legislation in 1920 and headed by a Commissioner appointed by the President.

**Main Purpose:** To provide Federal support for the State-Federal program of vocational rehabilitation serving physically and mentally handicapped citizens.

**Principal Law Administered:** The Vocational Rehabilitation Act of 1920, as amended; and the Development Disabilities Services and Facilities Construction Amendments of 1970 (PL 91-517).

**Major Functions for Consumers:** All client services are provided by State vocational rehabilitation agencies, whose programs are supported by RSA at a matching rate of 80 percent Federal to 20 percent State funds; and by State mental health agencies, which may receive from 66⅔ up to 90 percent Federal funding for construction programs and 75 to 90 percent reimbursement of services.

**How Performed:** Administers grants to State vocational rehabilitation agencies through a formula established by law. In addition, grants are made for special projects to develop new procedures and services for disabled clients, and to construct and improve rehabilitation facilities. A separate grant program provides scholarship support for students training in rehabilitation professions. The Development Disabilities Act authorizes grants to States for planning, administration, services, and construction of facilities for persons with developmental disabilities (mental retardation, epilepsy, cerebral palsy, and related neurological disabilities). The Rehabilitation Services Administration is the national focus of the vocational rehabilitation and mental retardation programs, and provides information and technical assistance on all aspects of the program.

**How To Obtain Service:** Disabled people should apply to the nearest district office of their State vocational rehabilitation

agency. Address and telephone number can be found under the State listings in the telephone directory, or they may write directly to RSA. Public and private nonprofit agencies serving the mentally retarded and disabled should inquire at the central office of the appropriate State vocational rehabilitation agency for information regarding grant support from RSA.

**Publications:** Free upon request from Rehabilitation Services Administration, Department of Health, Education, and Welfare, Washington, D.C. 20201.

*Help for the Disabled.* Folder describing vocational rehabilitation services available to disabled people.

*RSA Programs.* Booklet describing the Federal program administered by RSA.

*Developmental Disabilities Act, Public Law 91-517.* A résumé of provisions of the act.

*Publications.* A catalog of publications available from RSA, Department of HEW, Washington, D.C. 20201.

#### **Youth Development and Delinquency Prevention Administration**

**Organization:** Administers the Juvenile Delinquency Prevention and Control Act of 1968; headed by a Commissioner appointed by the President.

**Main Purpose:** To help States and local communities plan and implement programs of delinquency prevention and control, rehabilitation, and youth development.

**Law Administered:** The Juvenile Delinquency Prevention and Control Act of 1968 (Public Law 90-445).

**Major Functions for Consumers:** Strengthens and assists States and local communities in solving problems involving youth of the approximate 13 to 19 age group. Primary emphasis is upon delinquency prevention.

**How Performed:** Awards grants to States, local communities, public and private nonprofit agencies, correctional systems, courts, law enforcement agencies, youth agencies, universities, and school systems. Grants are for these principal reasons: (1) To enable States and communities to plan and carry out comprehensive antidelinquency programs; (2) to train youth workers; (3) to provide technical expertise in the area of delinquency prevention; and (4) to assist model programs, aimed at providing new

knowledge to the youth and delinquency fields.

Provides information services to inform both the general public and knowledgeable professionals of latest developments in the delinquency prevention and youth development fields.

**How To Obtain Service:** For grants information write: Youth Development and Delinquency Prevention Administration, Department of Health, Education, and Welfare, Washington, D.C. 20201.

**Publications Available:** Single copies available free from the above address; quantity copies may be ordered from the U.S. Government Printing Office:

*Analyzing Delinquent Behavior.* 30p. A short essay relating a promising new case and neighborhood assessment methodology for dealing with delinquent behavior.

*Delinquency Today: A Guide for Community Action.* 24p. A popularly written pamphlet that provides an overview of the national delinquency problem, and offers suggestions for communities to follow.

*Volunteer Programs in Courts.* 286p. Describes the use of volunteers to assist court probation personnel.

*Alternatives To Incarceration.* 88p. Describes many methods of helping youths outside of the traditional jail or training school setting.

*Youthful Drug Use.* 39p. Includes an overview of the drug problem and offers suggested guidelines for abuse projects.

*Youth And Violence.* 98p. An in-depth look at the relationship of young people to violence.

#### **SOCIAL SECURITY ADMINISTRATION**

**Organization:** An agency of the Department of Health, Education, and Welfare created in 1935. It is directed by a Commissioner of Social Security appointed by the President.

**Main Purpose:** Provides monthly benefits to insured persons and their dependents in the event of retirement, disability, or death, and provides health insurance to persons 65 and over.

**Principal Law Administered:** Social Security Act of 1935 and subsequent amendments, including those of 1965 establishing Medicare.

**Major Functions for Consumers:** As a social insurance program,

provides income to persons and their families in old age and in the event of disability or death.

As a health insurance program, helps pay health-care expenses for persons 65 years or older.

Studies problems of poverty and insecurity to see how social insurance can alleviate them.

**How Performed:** Pays monthly benefits and a lump sum in case of death with funds obtained from contributions based on earnings.

Pays hospital benefits with funds received from contributions based on earnings.

Pays medical insurance benefits with funds received as monthly premiums and with an equal amount paid from general revenues.

**How Enforced:** The program is administered by the Federal Government, with State agencies and nongovernmental groups participating in some aspects of the administration of the disability and medicare provisions.

**How To Obtain Service:** For information and service, call any of the more than 800 offices of the agency listed in local telephone directories. If there is no local office, consult the nearest post office for the schedule of local visits of social security representatives. For further information, write to the Social Security Administration, 6401 Security Boulevard, Baltimore, Md. 21235.

**Publications for Sale by Government Printing Office:**

*Your Social Security.* SSI-35. General description of benefits. November 1970. 48p. (HE 3.52:35/3) 15¢.

*Social Security Benefits.* SSI-47. How to earn them, how much credit you need, and how to estimate the amount. January 1971. 14p. (HE 3.52:47) 15¢.

*Planning for the Later Years.* Discusses health maintenance, nutrition, emotional adjustments, housing and living arrangement, planning retirement income, legal problems and use of leisure hours for retirement years. August 1967. 56p. (FS 3.2:P69/967) 35¢.

*A Brief Explanation of Medicare.* SSI-43. Health insurance for people 65 or older. January 1971. 12p. (HE 3.52:43/3) 10¢.

*Your Medicare Handbook.* SSI-50. An explanation of the benefits under hospital insurance and medicare insurance. January 1971. 32p. (HE 3.52:50/3) 40¢.

**Organization :** A cabinet department, established by the Department of Housing and Urban Development Act of 1965, absorbing the functions of the Housing and Home Finance Agency (including the Community Facilities Administration and the Urban Renewal Administration), the Federal Housing Administration, and the Public Housing Administration.

**Main Purpose :** To provide assistance for housing and for the development of the Nation's communities.

**Principal Laws Administered :** National Housing Act, 1934 ; U.S. Housing Act of 1937; Housing Acts of 1949, 1950, and 1954; Housing Amendments of 1955; Housing Acts of 1959, 1961, and 1964; Housing and Urban Development Act of 1965; Demonstration Cities and Metropolitan Development Act of 1966; Title VIII of the Civil Rights Act of 1968; Housing and Urban Development Acts of 1968, 1969, and 1970.

**Consumer-Related Programs :** These are described below under the following headings: Equal Opportunity; Flood Insurance; Interstate Land Sales; Housing Assistance; and Relocation Assistance.

### **EQUAL OPPORTUNITY**

**Equal Opportunity in Housing :** The Civil Rights Act of 1968 includes a Federal Fair Housing Law (Title VIII) establishing fair housing as a national policy; this law prohibits discrimination on the basis of race, color, religion, or national origin. HUD investigates complaints of discrimination and attempts to resolve them through conciliation.

**Applicant Eligibility :** Any individual aggrieved by a discriminatory housing practice may file a complaint with HUD; forms and assistance in filling them out may be obtained at HUD regional and area offices and at HUD-FHA insuring offices. An individual may file a suit under Title VIII in a Federal or local court to seek injunctive relief, actual damages, or punitive damages of not more than \$1,000. Suit may also be brought in Federal court under the Civil Rights Act of 1866 to seek injunctive relief or damages.

**Additional Information** may be obtained from the Assistant Secretary for Equal Opportunity, Department of Housing and Urban Development, Washington, D.C. 20410.

**Equal Opportunity in HUD-Assisted Programs :** This program

seeks to insure that all HUD programs are carried out without discrimination and are fully responsive to the needs of minority citizens. Discrimination in the administration of Federal programs is forbidden by law; HUD investigates complaints from citizens and organizations and carries out compliance reviews to insure that the Department's requirements are carried out.

**Applicant Eligibility:** Any person may file a complaint if he believes that he or any specific class of persons has been subjected to discrimination or segregation under a program assisted by HUD. The complaint procedure may be exercised as well by persons who believe they have been affected by discriminatory hiring or employment practices of agencies assisted by HUD.

**Additional Information** available from any HUD regional office.

#### **FLOOD INSURANCE**

HUD has established a program of flood insurance as a joint venture between the government and the private insurance industry. Insurance is available in eligible communities for one- to four-family residential properties and small business properties. In a flood-hazard area for which rating studies have been completed, the insured owner of an existing property will pay a subsidized rate and the government will pay the difference between that rate and the full premium rate. Limited coverage may be available without detailed rating studies for a 2-year period. Full premium rates apply to newly constructed or substantially improved properties in flood hazard areas and to all properties located outside areas of special hazard. Federal reinsurance against heavy losses is provided to the insurance industry. The program requires local governments to adopt and enforce measures to restrict the future development of lands that are exposed to flood hazards.

**Applicant Eligibility:** The county or community must establish eligibility before flood insurance can be offered in an area. Once eligibility is established, property owners may apply to be insured.

**Additional Information** is available from the Federal Insurance Administration, Department of Housing and Urban Development, Washington, D.C. 20410.

#### **INTERSTATE LAND SALES**

The Interstate Land Sales Full Disclosure Act makes it unlawful for any developer or agent to sell or lease, by the use of the mails or by any other means involving interstate commerce, any lot in

any subdivision (50 or more lots offered for sale or lease as part of a common promotional plan) unless:

(1) A statement of record has been filed with HUD giving certain information about the ownership of the land, the state of its title, its physical nature, the availability of roads and utilities, and other matters.

(2) A printed property report, containing pertinent extracts from the statement of record, was furnished to the purchaser at least 48 hours before the signing of an agreement for purchase or lease. In the absence of such a report, the purchaser has 48 hours after signing the agreement to void the sale.

Willful violation of these requirements is subject to criminal penalties—imprisonment for not more than 5 years, a fine of not more than \$5,000, or both. A suit for damages may be brought in any State or Federal court for the district in which the defendant may be found or in which the transaction took place. HUD may seek an injunction against any developer shown to be violating or about to be in violation of the law.

**Additional Information** may be obtained from the Office of Interstate Land Sales Registration, Department of Housing and Urban Development, Washington, D.C. 20410.

#### **HOUSING ASSISTANCE**

**Disaster Housing:** Mortgages are insured to finance the purchase of proposed, under construction, or existing single-family housing for the occupant-mortgagor who is a victim of a natural disaster. At present the maximum insurable mortgage is \$14,400.

**Applicant Eligibility:** Applicants must be occupant-mortgagors whose homes were destroyed as a result of flood, fire, hurricane, earthquake, storm, riot, or civil disorder which the President declared to be a major disaster.

**Additional Information** may be obtained from any HUD area office or HUD-FHA insuring office.

**Homes, One- to Four-Family (Mutual Mortgage Insurance):** Mortgages are insured by FHA to finance the construction, purchase, or improvement of one- to four-family homes. The mortgage amount on a single-family owner-occupied home may be up to \$33,000. Mortgages on nonowner-occupied dwellings are generally limited to 85 percent of the maximum for owner-occupied homes. This program includes special mortgage insurance terms for home-buying veterans.

**Applicant Eligibility:** The applicant may be any person with sufficient resources to make the required downpayment and successfully meet the terms of the mortgage.

**Homes for Low- and Moderate-Income Families (Mortgage Insurance):** A program to help people displaced by governmental action or by a natural disaster and other low- and moderate-income people to buy homes on terms they can afford.

Mortgages bearing market interest rates are insured by FHA to finance the construction, purchase, or rehabilitation of one- to four-family homes. The mortgage amount on a single-family home may be up to \$18,000 (\$21,000 in high-cost areas—plus another \$3,000 for large families). Families displaced by governmental action or by natural disaster may pay as little as \$200 down on a single-family home. A 3 percent downpayment is required from others.

**Applicant Eligibility:** The applicant may be anyone approved by FHA as a borrower. The program does not include income limits for borrowers. Application is made to a lending institution approved by FHA as a mortgagee.

**Additional Information** from HUD area office, HUD-FHA insuring office or FHA-approved mortgagee.

**Homes for Servicemen (Mortgage Insurance):** Home mortgages up to \$33,000 are insured by FHA for qualified servicemen. The Department of Defense or (if the serviceman is in the Coast Guard) the Department of Transportation pays the FHA mortgage insurance premium on the mortgage for the serviceman as long as he occupies the home while in active duty status.

Mortgage insurance on a one-family dwelling or unit in a condominium insured under any other section of the National Housing Act is eligible for transfer to this program if the mortgage is assumed by an eligible serviceman.

**Applicant Eligibility:** The applicant may be any serviceman or servicewoman on active duty with the U.S. Armed Forces or Coast Guard and certified as eligible by the Secretary of Defense or the Secretary of Transportation. Application is made to a lending institution approved by FHA as a mortgagee.

**Additional Information** from HUD area office, HUD-FHA insuring office, or FHA-approved mortgagee.



**Housing Counseling Service:** At many FHA insuring offices, free counseling services are provided to people of all income levels who need help in solving their housing problems. These services include advice on financing housing and on how to use various HUD programs, help in making appointments to look at suitable homes or apartments, and referral to real estate brokers who sell or rent homes owned by FHA or the Veterans Administration.

**Applicant Eligibility:** The applicant may be any person who wants help in solving his particular housing problem. Application is made to the local HUD area office or HUD-FHA insuring office.

**Additional Information** available from nearest HUD area office or HUD-FHA insuring office.

**Housing in Declining Neighborhoods (Mortgage Insurance):** The FHA is authorized to insure mortgages financing the repair, rehabilitation, construction, or purchase of housing in older, declining urban areas where conditions are such that certain normal eligibility requirements for mortgage insurance under a particular program cannot be met. Normal economic soundness and economic life requirements in such areas may be waived, and decisions concerning location eligibility may be based on individual merit and the need for housing for low- and moderate-income families. No property will be rejected for FHA insurance solely on the basis of its being in an older neighborhood.

Mortgages for housing eligible under this special program may be insured under any one of several FHA programs. The maximum amount of the loan, the downpayment, and other mortgage terms vary according to the FHA program under which the mortgage is insured.

**Applicant Eligibility:** Applicants may be homeowners or project owners eligible for the FHA mortgage insurance they are seeking. Application is made to a lending institution approved by FHA as a mortgagee.

**Additional Information** from HUD area office or HUD-FHA insuring office.

**Interest Supplements on Home Mortgages:** A program to enable lower income families to buy a home or a membership in a cooperative housing project.

HUD makes monthly payments to the mortgagee to reduce interest costs to as low as 1 percent on a home mortgage insured by FHA.

The homeowner must pay at least 20 percent of his adjusted monthly income on the mortgage. Amounts of subsidies vary according to the income of the individual homeowner and the total amount of the mortgage payment at the market rate of interest. Family income and mortgage limits are established for eligibility in each locality. Assistance may be provided for new or substantially rehabilitated homes and, in a limited number of cases, for existing homes without rehabilitation.

**Applicant Eligibility:** The applicant may be anyone whose income qualifies him for the subsidy aid. Application is made to a lending institution approved by FHA as a mortgagee.

**Additional Information** from HUD area office or HUD-FHA insuring office.

**Interest Supplements on Rental and Cooperative Housing Mortgages:** A program to reduce rents on certain rental and cooperative housing projects designed for occupancy by low-income families.

HUD makes monthly payments to mortgagees, on behalf of mortgagors, of a part of the interest on market-rate mortgages financing rental or cooperative housing projects for lower income families. Interest-reduction payments may also be made on rental or cooperative entities which are financed under a State or local program providing assistance through loans, loan insurance, or tax abatement.

Interest-reduction payments cannot exceed the difference between the amount required for principal, interest, and mortgage insurance premium on a market-rate mortgage and the amount required for principal and interest on a mortgage at 1 percent interest. The purpose of the payments is to bring the monthly rental charges down to a level that low-income families can afford to pay with at least 25 percent of their adjusted monthly income.

**Applicant Eligibility:** Applicants for mortgages insured by FHA and for interest-reduction payments may be nonprofit, limited dividend, and cooperative entities. Applications for insured mortgages are made to lending institutions approved by FHA as mortgagees. Applications for interest-reduction payments where no FHA insurance is involved are made directly to the local FHA insuring office.

**Additional Information** from HUD area office or HUD-FHA insuring office.

**Mortgage Credit Assistance for Homeownership:** A program to provide mortgage insurance to finance homeownership for low- and moderate-income families whose credit history does not qualify them for insurance under normal standards.

Low- and moderate-income families who are marginal credit risks may purchase homes with mortgages insured by FHA. Insured-mortgage financing for such families requires FHA determination that the mortgage would be a reasonably satisfactory risk if the purchaser received budget, debt management, and related counseling. This counseling service now is available only where performed on a volunteer basis, since no money has been appropriated to FHA to sponsor the counseling. Application for credit assistance may be initiated under most FHA home mortgage insurance programs. The downpayment required is determined by the requirement for the FHA program under which the application originates.

**Applicant Eligibility:** Applicants may be low- and moderate-income families whose credit records indicate that they could manage their financial and other affairs in such way as to achieve homeownership successfully if and when budget, debt management, and related counseling is available. Application for counseling services is made to the designated volunteer agency approved by FHA.

**Additional Information** from HUD area office or HUD-FHA insuring office.

**Urban Renewal Housing (Mortgage Insurance):** A program to provide financing for new or rehabilitated housing to help eliminate slums and blight and to prevent properties from deteriorating.

Mortgages are insured by FHA on new or rehabilitated homes or multifamily structures located in designated urban renewal areas and in areas with concentrated programs of code enforcement and neighborhood development. Supplemental loans are insured by FHA to finance improvements that will enhance and preserve salvable homes and apartments in designated urban renewal areas.

**Applicant Eligibility:** Applicants may be investors, builders, developers, individual homeowners, and apartment owners. Application is made to a lending institution approved by FHA as a mortgagee.

**Additional Information** from HUD area office or HUD-FHA insuring office.

**Outlying Area Properties (Mortgage Insurance):** A program to help families purchase homes in outlying areas.

Mortgages to finance the purchase of proposed, under construction, or existing one family, nonfarm housing, or new farm housing on 5 or more acres adjacent to a highway, are insured by FHA. The maximum insurable loan for a one-family home is \$16,200.

**Applicant Eligibility:** Applicants must have sufficient funds for the downpayment and sufficient income to meet mortgage payments when they become due.

**Additional Information** from HUD area office or HUD-FHA insuring office.

**Mobile Homes (Loan Insurance):** Mobile home loans made by a private lending institution participating in this program are insured by FHA. Loans may be used to purchase mobile home units by buyers intending to use them as their principal place of residence. Maximum amount of the loan is \$10,000. The loan term may be for up to 12 years and 32 days. The interest rate may range from 8.83 to 10.57 percent (annual percent rates) depending on the amount and term of the loan.

**Applicant Eligibility:** The applicant must have sufficient funds to make the required downpayment and have sufficient income to make payments on the loan as they become due.

**Additional Information** from HUD-FHA insuring office, or HUD approved lenders.

**Major Home Improvements (Loan Insurance):** Major home improvements may be financed with loans insured by FHA under several different programs.

A home mortgage on a one- to four-family dwelling can be refinanced with a new section 203(b) mortgage in an amount sufficient to pay off outstanding mortgages and finance improvements. Such mortgages include special terms for veterans. Loans of up to \$12,000 per family unit (\$17,400 in high-cost areas) with terms up to 20 years are insured by FHA under section 203(k) for improving or rehabilitating one- to four-family homes located inside or outside urban renewal areas. Similar loans may be insured under section 220(h) on dwellings in urban renewal areas.

**Applicant Eligibility:** Qualified property owners may make application to a lending institution approved by FHA as a mortgagee.

**Additional Information** from HUD area office, HUD-FHA insuring office, or FHA-approved mortgagee.

**Property Improvements (Loan Insurance)** : A program to provide financing for repairs and improvements that add to the basic livability and usefulness of properties.

Property improvement loans made by a private lending institution participating in this program are insured in bulk by FHA. Loans to alter, repair, and improve residential and nonresidential properties may be up to \$5,000. Loans to alter, repair, improve, or convert existing structures used or to be used as dwellings for two or more families may be up to \$15,000 (not over \$2,500 for each dwelling unit). The loan term may not exceed 7 years and 32 days.

No downpayment is required, and in most cases the borrower's signature serves as security and there need be no cosigner. On loans of over \$5,000, the lender must obtain FHA approval before advancing the money. These loans may not be used to pay for work already done.

**Applicant Eligibility** : The applicant may be a person who owns the property to be improved, or is buying it under contract, or holds it under a lease good for 6 months beyond the date the loan will mature. The borrower must have enough income to make the regular payments on the loan. Application is made to a lending institution participating in this FHA loan-insurance program.

**Additional Information** from HUD area office, HUD-FHA insuring office or FHA-approved lending institution.

**Rehabilitation Loans and Grants** : Programs to help certain property owners finance repairs and improvements of their properties.

Direct Federal loans with terms up to 20 years at 3 percent interest and grants are made for the improvement of residential and nonresidential properties: in areas of federally assisted urban renewal and code enforcement programs; in areas certified by the local governing bodies as containing a substantial number of structures in need of repairs and definitely planned for rehabilitation or code enforcement within a reasonable time; or in structures determined to be uninsurable because of physical hazards.

Residential property loans may not exceed \$12,000 (\$17,400 in high-cost areas) per dwelling unit or the actual cost of rehabilitation, whichever is less. In some cases a rehabilitation loan on an owner-occupied one- to four-family property may include an amount to

refinance existing debt on the property. Nonresidential property loans may not exceed the lesser of: (1) \$50,000; (2) the cost of rehabilitation. There are other limitations on the amount of loan that may be made on a specific property.

Rehabilitation grants may not exceed \$3,500 or the actual cost of repairs, whichever is less, and must be used for improvements required to bring the property up to public standards for decent, safe, and sanitary housing, or, in the case of a grant in a riot-affected area, to make the property meet reasonable underwriting standards imposed by the plan.

**Applicant Eligibility:** Applicants for loans may be owners of property or tenants of nonresidential property whose leases will not expire during the loan term. With limited exceptions, loans on residential property are restricted to low-income applicants.

Applicants for grants may be owner-occupants of properties containing one- to four-dwelling units. In general the recipient's annual income may not exceed \$3,000.

Application is made through the local public body administering the urban renewal or code enforcement project, or to the appropriate HUD regional office.

**Additional Information** from any HUD regional office.

### **RELOCATION ASSISTANCE**

A program to assist in the relocation of individuals, families, businesses, and nonprofit organizations displaced by HUD-assisted programs.

Assistance is given to families and individuals in relocating to standard housing and to business concerns and nonprofit organizations in relocating in replacement accommodation. Relocation payments to help people displaced by federally assisted program activities relocate in suitable accommodations are made as follows:

**For individuals and families—up to \$200 for moving expenses (including storage costs for a period up to 1 year) and direct loss of property.**

**For low-income families and elderly handicapped individuals unable to obtain a unit in public housing or Federal rent supplement housing—additional relocation payments of up to \$500 per year for a 2-year period.**

**For business concerns and nonprofit organizations—up to \$3,000**

for moving expenses, including storage costs (for a period of up to 1 year), and direct loss of property, or up to \$25,000 for actual moving expenses, including storage costs (for up to 1 year) if no claim is made for direct property loss. Moving expenses in excess of \$25,000 are shared with the locality.

For certain small business concerns—a small business displacement payment of \$2,500. Small business concerns may also be eligible for displaced business loans from the Small Business Administration.

For displaced owner-occupants of one- or two-family dwellings—replacement housing payments of up to \$5,000, if the displaced owner-occupant purchases and occupies a replacement dwelling within 1 year.

Relocation payments can include reimbursement for certain settlement costs that must be borne by the seller in transferring the property.

**Applicant Eligibility:** Applicants may be any individual, family, business, or nonprofit association displaced by HUD-assisted programs (urban renewal, low-rent public housing, public facilities, open space land, water and sewer grants, neighborhood facilities, advance acquisition of land, code enforcement, demolition, historic preservation, model cities, and internal assistance). Application is made to the local agency responsible for the displacement.

**Additional Information** available from HUD regional or area office and local public agency.

**Organization:** A cabinet department created in 1849. Offices of chief interest to consumers are the Geological Survey, Bureau of Reclamation, Bureau of Mines, National Park Service, Indian Arts and Crafts Board, Bureau of Land Management, Bureau of Sport Fisheries and Wildlife, and Bureau of Outdoor Recreation.

**Main Purpose:** Appraise, manage, conserve, and develop the Nation's public land, park, mineral, water, wildlife, and power resources, and protect the environment against degradation.

**Principal Laws Administered:** Act of 1849, which established the Department; Act of 1879, which established the Geological Survey; Reclamation Act of 1902; Act of 1910, as amended, which established the Bureau of Mines; National Park Service Act of 1916; the Helium Act of 1925, as amended; Migratory Bird Hunting Stamp Act of 1934; Act of 1935, which established the Indian Arts and Crafts Board; Act of 1946, which established the Bureau of Land Management; Fish and Wildlife Act of 1956, which created the U.S. Fish and Wildlife Service; Land and Water Conservation Fund Act of 1965, as amended; the Federal Metal and Nonmetallic Mine Safety Act of 1966; and the Federal Coal Mine Health and Safety Act of 1969.

### **GEOLOGICAL SURVEY**

**Major Functions for Consumers:** The Geological Survey prepares and sells topographic, geologic, and hydrologic maps.

**How Performed:** The Geological Survey conducts research in hydrology, geology, geochemistry, and geophysics. New techniques are developed for appraising mineral resources and evaluating environmental hazards, such as landslides and earthquakes. Supplies and quality of surface and underground waters available for use are investigated. Standard topographic quadrangle maps of the United States are issued by the Survey and used by agencies at all levels of government and by the public, as well as industry, for many purposes. The Geological Survey also supervises operations on mineral leases of Federal and Indian lands.

**How To Obtain Service:** A folder describing water resources investigation is available for each State, Puerto Rico, and the Virgin Islands. Also available is an index map showing those areas in each State, Puerto Rico, and the Virgin Islands covered by published topographic maps. These publications can be obtained free from the Director, Geological Survey, Washington, D.C. 20240. Topographic quadrangle maps at 50 cents each, and other Geological Survey maps, at varying prices, can be purchased from



the Distribution Section, Geological Survey, 1200 South Eads Street, Arlington, Va. 22202. Book reports are available for purchase from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

Popular pamphlets on earth science topics are available without cost on request to the Information Office, Geological Survey, Washington, D.C. 20242.

#### **BUREAU OF RECLAMATION**

**Major Functions for Consumers:** Produces and markets electric power and water service within certain regions of the country where Federal hydroelectric power dams have been constructed.

**How Performed:** All hydroelectric power produced by federally owned dams (except those of the Tennessee Valley Authority) is marketed by the Department's Bureau of Reclamation, Bonneville Power Administration, Southwestern Power Administration, Southeastern Power Administration, or Alaska Power Administration. In marketing Federal power, preference is given to public agencies, cooperatives, and rural consumers. The Department has authority to specify in its wholesale contracts the resale rates to consumers.

The Bureau of Reclamation also provides water service for irrigation, municipal and industrial supplies, fish and wildlife enhancement, water quality control and improvement, and recreational benefits. More than 16 million people are recipients of Reclamation water service for home, farm, or industrial use and untold millions enjoy recreational benefits provided by Reclamation water resource development projects.

#### **BUREAU OF MINES**

**Major Functions for Consumers:** Determines the quality and quantity of available mineral and water resources and seeks to achieve an adequate, dependable, and timely supply of mineral substances at the lowest possible material cost to the consumer and the economy.

**How Performed:** Since its creation in 1910, the Bureau of Mines' primary responsibilities have been to conduct scientific and technologic investigations of minerals and fuels with a view to their most efficient mining, processing, and use; to carry out studies in mineral economics and to promote economic development of mineral resources; to perform research on explosives; to improve health conditions and increase safety in mineral industries; and to disseminate information concerning these subjects. In short, the

Bureau provides research to: assure a dependable flow of materials at the lowest cost consistent with national policies, to preserve and enhance the environment while producing the needed minerals, and to assure safe and healthful working conditions while extracting and processing minerals. The Bureau is also the Nation's major producer of purified helium.

**How To Obtain Service:** Detailed information concerning the Bureau of Mines and its services may be obtained by writing to the Director, Bureau of Mines, Department of the Interior, Washington, D.C. 20240.

A number of publications are available free from the Publication Distribution Office, Bureau of Mines, Pittsburgh, Pa. 15213. Among them are:

Foreign mineral reports.

Mineral industry surveys.

Reports on approximately 100 different mineral commodities, including mineral fuels.

Safety in mineral industries.

Motion pictures, such as the following, are available on free loan:

*Arizona and Its Natural Resources.*

*Lead From Mine to Metal.*

*The Petrified River—the Story of Uranium.*

*Helium.*

*Mine Fire Control.*

*First Aid Now.*

Requests for a complete listing of films and requests for loan should be directed to Motion Pictures, Bureau of Mines, 4800 Forbes Avenue, Pittsburgh, Pa. 15213.

Sales publications of the Bureau of Mines may be obtained from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

The GPO will send on request a free price list of publications that are currently obtainable. The following types of publications are included in this category:

**Bulletins.** These describe major Bureau research investigations or studies that are considered to have permanent value.

*Special Publications.* Include comprehensive lists of Bureau publications and lists of articles by Bureau employees that are published outside the Bureau.

*Miners' Circulars.* Safety publications prepared primarily for miners but are also valuable for supervisory officials.

*Minerals Yearbooks.* Annual statistical volumes of the Bureau that review the mineral industries in the United States and foreign countries.

*Reports of Investigations.* Describes the principal features and results of minor investigations of phases of major investigations.

*Information Circulars.* Compilations, reviews, abstracts, and discussions of virtually all activities and developments in the mineral industries.

Patents granted to Bureau of Mines personnel can be used by any U.S. citizen or organization without royalty payment, upon authorization of the Department of the Interior. Lists of these patents are contained in the bibliography of Bureau publications and articles, available for reference at most general and technical libraries, or may be purchased from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

#### **NATIONAL PARK SERVICE**

**Major Functions for Consumers:** Provides certain park, recreation and wildlife areas and facilities for public use.

Supervises facilities and services operated within the national parks by concessionaires under contract.

**How Performed:** The National Park Service maintains a network of more than 280 natural, historic, and recreational areas for public use. This includes providing visitor services; nearly 29,000 campsites; lectures and tours by professional guides; boating and swimming facilities; and fire prevention and police protection.

**How To Obtain Service:** Detailed information on facilities of the National Park Service may be obtained by writing directly to the area concerned, or to the nearest regional office located in Philadelphia, Pa.; Richmond, Va.; Omaha, Nebr.; Santa Fe, N. Mex.; San Francisco, Calif.; Seattle, Wash., and Washington, D.C. For general information on Park Service policy and programs write to: Office of General Inquiries, National Park Service, U.S. Department of the Interior, Washington, D.C. 20240.

The following publications are available from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

*Camping in the National Park System.* Lists all national park camping sites, fees, facilities, seasons, and camping regulations. 1970. 12p. (I 29.71 :970) 25¢.

*Fishing in the National Park System.* A park-by-park review of fishing opportunities, including map. 16p. (I 20.2 :F53/3/1969) 30¢.

*Boating Regulations in the National Park System.* Illustrated "Waterproof" cover booklet with safety measures, buoy guides, storm flag signals, whistle signals, and a uniform State waterway marking system. 1968. 16p. (I 29.9 :B63) 30¢.

*National Parks and Landmarks.* A complete listing of all areas administered by the National Park Service. 142p. (I 29.66 :970) 60¢.

*Maps, National Parks of the United States.* A packet of eight maps covering more than 260 areas of the national park system. Five detailed regional maps show the interstate highway system and its relation to the parks; two individual maps locate the parks of New York City and Washington, D.C.; and an 18- by 28-inch map of the United States lists facilities, accommodations, and activities in the parks. (I 29.6 :P23) per packet \$1.50.

*Posters, National Parks, USA.* A series of six black and white posters featuring scenes of national parks, by famed photographer Ansel Adams, measuring 28 by 42 inches. 40¢ each. \$2 a set.

*The National Register of Historic Places.* Listing over 1,100 historic properties owned, preserved, and managed by city, county, State, Federal, and private agencies and individuals throughout the U.S. and territories as of June 30, 1969. Each entry provides name, address, date, history and present condition. 1969. 353p. (I.29.76:1969) \$5.25.

#### **BUREAU OF SPORT FISHERIES AND WILDLIFE**

**Major Functions for Consumers:** Conserves migratory bird resources and other types of wildlife on national wildlife refuges.

**How Performed:** The Bureau of Sport Fisheries and Wildlife is responsible for the conservation of migratory bird resources. It also has direct responsibility for conservation of other types of wildlife on its 332 national wildlife refuges in 46 States which attracted 17 million visitors in 1970. In addition, the Bureau operates 99 fish hatcheries.

**How To Obtain Service:** For general information on activities of

the Bureau of Sport Fisheries and Wildlife write to: Office of Conservation Education, Bureau of Sport Fisheries and Wildlife, U.S. Department of the Interior, Washington, D.C. 20240.

The following publications may be obtained from the Superintendent of Documents, Government Printing Office, Washington, D.C. 20402.

*Duck Stamp Data.* Shows all Migratory Bird Hunting Stamps. 1969. 40p. (I 49.4:11/1/2) 25¢.

*Ducks at a Distance.* Full-color waterfowl identification guide. 1969. 24p. (I 49.6/2:D85/2) 25¢.

*Symbol of Our Nation.* A full-color reproduction of the bald eagle. Accompanying the painting is a story of the eagle—its significance as a symbol of strength and freedom. 1966. (I 49.14:Ea3) 50¢.

*Wildlife Portrait Series No. 1.* A set of 10 wildlife pictures reproduced from original color transparencies. 1969. (I 49.71:1) \$2 per set.

*Homes for Birds.* Contains an assortment of useful information on construction of bird homes. 1969. Rev. (II.72:14) 20¢.

*Birds in Our Lives.* 1966. 576p. (I 49.66:29) cloth \$9.

#### **BUREAU OF LAND MANAGEMENT**

**Major Functions for Consumers:** Administers public lands primarily in the Western States for recreational use.

**How Performed:** The Bureau of Land Management administers approximately 450 million acres of public land located primarily in the 10 far Western States and Alaska.

Within the framework of the Bureau's recreation regulations, all public lands are open to recreational use. However, the Bureau cannot always guarantee access to specific tracts of public land in those situations where it is necessary to cross private land. Most of the public lands remain undeveloped and are ideal for those recreational uses that prize open space and primitive conditions. The Bureau has developed certain areas for intensive use, primarily picnicking and camping. Future sites will be developed as funds become available.

**How To Obtain Service:** To help persons seeking recreation on public land, the Bureau of Land Management has prepared the following publications:

*Room to Roam.* A 32-page recreation atlas covering the public land States. Richly illustrated with color photographs, the atlas

contains 12- by 18-inch maps keyed to show the location of 480 attractions for those vacationing in the out of doors on the public lands. Available from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. Price 75¢. (I 53.7/2: R 53/969.)

*Camping on the Public Lands.* A six-page leaflet listing developed campgrounds on public lands. Over 100 separate listings with a brief description of facilities and directions for reaching each area. Individual copies available from Bureau of Land Management offices. See listing below.

*Bureau of Land Management State Recreation Maps.* Shows land administered by the Bureau of Land Management and other Federal agencies in relation to private holdings, roads and towns. Bureau of Land Management State maps are available for Alaska, Idaho, Montana, New Mexico, Oregon, and Wyoming. Direct requests to the appropriate Bureau of Land Management State Office. See list below.

*Area Recreation Maps.* Shows public land in given areas of public land States.

**Bureau of Land Management State Offices:**

Alaska. Bureau of Land Management, 555 Cordova Street, Anchorage, Alaska 99501.

Arizona. Bureau of Land Management, Federal Building, Room 3022, Phoenix, Ariz. 85025.

California. Bureau of Land Management, Federal Building, Room 4017, 650 Capitol Mall, Sacramento, Calif. 95814.

Colorado. Bureau of Land Management, Federal Building, Room 14023, 1961 Stout Street, Denver, Colo. 80202.

Idaho. Bureau of Land Management, Federal Building, Room 334, 550 West Fort Street, Boise, Idaho 83702.

Montana. Bureau of Land Management, Federal Building, 316 North 26th Street, Billings, Mont. 59101.

Nevada. Bureau of Land Management, Federal Building, Room 3008, 300 Booth Street, Reno, Nev. 89502.

New Mexico. Bureau of Land Management, U.S. Post Office and Federal Building, South Federal Place, Post Office Box 1449, Santa Fe, N. Mex. 87501.

Oregon. Bureau of Land Management, 729 Northeast Oregon Street, Post Office Box 2965, Portland, Oreg. 97208.

Utah. Bureau of Land Management, 8217 Federal Building, Post Office Box 11505, Salt Lake City, Utah 84111.

Wyoming. Bureau of Land Management, U.S. Post Office and Courthouse Building, 2120 Capitol Avenue, Post Office Box 1828, Cheyenne, Wyo. 82001.

#### **BUREAU OF OUTDOOR RECREATION**

**Major Functions for Consumers:** Provides financial grants for recreational development.

**How Performed :** The Bureau of Outdoor Recreation administers the Land and Water Conservation Fund Act of 1965, which provides financial assistance in the form of matching grants to States and their political subdivisions for acquisition and development of public outdoor recreation facilities. Major emphasis is given to increasing recreation opportunities in and near major centers of population.

The Bureau also provides outdoor recreation technical assistance to individuals and government agencies, determines the suitability and desirability of transferring Federal surplus property to non-Federal agencies for park, recreation, and historic monument uses, and has overall responsibility for the coordination of recreation fee collection under the Land and Water Conservation Fund Act. These fees are collected primarily through the sale of a \$10 annual Federal Recreation Area Entrance Permit, popularly known as the Golden Eagle Passport, which admits the purchaser and all persons who accompany him in a private noncommercial vehicle to those designated Federal recreation areas where fees are charged. These passports may be purchased directly from the Bureau's Washington or field offices or from any of the operating agencies that administer the areas. The Bureau does not manage any recreation areas, but does provide useful information on outdoor recreation opportunities.

The Bureau has regional offices located in Seattle, Wash.; San Francisco, Calif.; Denver, Colo.; Ann Arbor, Mich.; Atlanta, Ga.; Philadelphia, Pa.

#### **INDIAN ARTS AND CRAFTS BOARD**

**Major Functions for Consumers:** Provides guidance for purchasers of authentic Indian and Eskimo arts and crafts.

**How Performed:** Complaints about imitation Indian and Eskimo arts and crafts that are misrepresented as genuine hand crafts are referred to the U.S. District Attorney, the Federal Trade Commission or appropriate local authorities for action.

**How To Obtain Service:** Inquiries regarding purchases of Indian and Eskimo arts and crafts should be addressed to the Indian Arts and Crafts Board, Department of the Interior, Washington, D.C. 20240.

**Department of the Interior Publications:** The following publications may be obtained free of charge from the Office of Information, Department of the Interior, Washington, D.C. 20240.

*Film Catalog.* List of conservation films.

*Publications Catalog.* List of conservation literature.

Other publications for sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

*America's Department of Natural Resources.* Illustrated booklet describing activities and history of USDI. 44p. (I. 72:39/3) 40¢.

*Quest for Quality.* Conservation yearbook giving new perspective on natural resources. 96p. (I 1.2:Q3) \$1.

*The Population Challenge.* Conservation yearbook, on how expanding population has stretched the national resources, often turning beautiful areas into wastelands. 83p. (I 1.95:966) \$1.25.

*The Third Wave.* Conservation yearbook on the historic third phase of conservation—how all aspects of our environment interrelate and affect us. 129p. (I 1.95:3) \$2.

*Man . . . An Endangered Species.* Conservation yearbook describing how man has made himself a threatened species because of pollution and other environmental changes. 128p. (II. 95:4) \$1.50.

*River of Live, Water: The Environmental Challenge.* Conservation yearbook describes the role of water in American life in relation to health, the environment, recreation, power, and economic resources. 96p. (II. 95:6) \$2.

*It's Your World.* Conservation yearbook describes grassroots movement in United States today in which many individuals and groups have set about improving the environment. 96p. (II. 95:5) \$2.

*Indian and Eskimo Children.* 1966. 48 p. (I 20.2:C43/5) 35¢.

*Guides to Outdoor Recreation Areas and Facilities.* 1966. 36p. (I 66.15:G94) 20¢.



*National Environmental Education Development (NEED)*. Teacher guides and student booklets for third, fourth, seventh, and eighth grades. Teacher manuals, \$1.80; student booklets, \$1.29. Silver Burdett Co., Morristown, N.J. 07960. Developed by National Park Service.

*National Environmental Study Areas (NESA)*. Leaflet on National Park Service lands available for environmental educational use. Free. National Park Service, Room 1013, U.S. Department of the Interior, Washington, D.C. 20240.

*Man and His Environment, an Introduction to Using Environmental Study Areas*. 56p. \$1.75. National Education Association, 1201 16th Street NW., Washington, D.C. 20036. Developed by National Park Service.

**Organization :** The oldest independent Federal agency, the ICC dates back to 1887. Its 11 members are appointed by the President who designates one member as permanent chairman.

**Main Purpose :** Regulates the franchises, rates, and finances of interstate rail, bus, truck, and water carriers. (Private and some public transportation is exempt from regulation; air transportation is regulated by CAB and FAA.)

**Principal Law Administered:** Interstate Commerce Act of 1887 and amendments.

**Major Functions for Consumers :** Seeks to insure reasonable transportation charges and adequate and efficient service.

**How Performed :** Rates are established initially by the carriers, but are subject to the overriding authority of the Commission to prevent the maintenance of any that are in anyway unlawful. These carrier-made rates are filed in tariffs published in accordance with rule prescribed by the Commission. The public interest is protected through investigative proceedings instituted by the Commission on its own initiative or upon the formal protest of any interested person, shipper, or carrier. Rates that are not challenged generally go into effect.

Requires carriers to keep schedules showing rates, fares, and other transportation charges open to public inspection.

Prescribes regulation governing the transportation of people and products in interstate commerce. Of direct concern to the individual consumer are the ICC regulations governing the movement of household goods, which clearly set forth the obligations of the carrier, the remedies available to the shipper for violation of the regulations, and protective measures regarding credit and insurance which the shipper may elect to take prior to movement. In this connection, it should be noted that the Commission is not vested with jurisdiction over claims for loss and damage.

Requires motor carriers to file with the Commission surety bonds, insurance policies, qualifications as a self-insurer, or other security to insure payment, within prescribed limits, of any judgment against a carrier for personal injury or death, or for damage or loss to property of others. Adjudication of claims arising in connection therewith lies with the courts.

Requires that all motor vehicles of ICC-certificated carriers prominently display, on both sides of the power unit, the carrier's ICC identification number and the name and address of the carrier.

Regulates mergers or sale of carriers and issuance of their securities;

approves applications to construct or abandon lines of railroad and has authority to discontinue trains that impose a burden on interstate commerce, and are not required by the public convenience and necessity. As a result of the Rail Passenger Act of 1970, there is a 5-year moratorium on all discontinuances of noncommuter rail passenger service by those railroads which elect not to join the national rail passenger corporation. Carriers which elect to join the corporation will be required to continue only those trains along the routes designated by the corporation.

**How Enforced:** ICC may revoke a carrier's certificate or permit, suspend a carrier's rates, withhold approval, and impose fines for violation of economic regulations.

**How To Obtain Assistance:** Complaints and alleged violations should be reported to any regional office or to the Commission, Washington, D.C. 20423.

Publications include decisions, regulations, carrier statistics, and economic studies, most of which are technical or specialized.

Consumer publications are:

*Summary of Information for Shippers of Household Goods.* 1970. 17p.

*Householders' Guide to Accurate Weights.* 1971. 6p.

**Organization :** The principal law-enforcement arm of the Federal Government since 1870. The Attorney General, who heads the Department, is a member of the Cabinet and is appointed by the President. The Department includes the Bureau of Prisons, the Federal Bureau of Investigation, the Immigration and Naturalization Service and prosecuting divisions for various types of civil and criminal cases.

**Main Purpose :** Enforce Federal laws. It handles legal prosecutions for other agencies such as the Federal Trade Commission, Food and Drug Administration and the Postal Service.

**Principal Laws Administered :** Among others, the Sherman Antitrust Act of 1890, the Clayton Antitrust Act of 1914 and penal provisions of the various laws giving authority to other Federal agencies.

**Major Functions for Consumers :** Enforces Federal laws for consumer protection through cases referred to it by other Government agencies, such as FDA, FTC, Postal Service and the Securities and Exchange Commission.

Enforces other laws, particularly antitrust laws aimed at preventing restraints of trade and preventing mergers and other concentrations of economic power which may lead to monopolies and unfair pricing. It operates on the general principle that active business competition tends generally to benefit the consumer in terms of lower prices, larger variety of products and better quality and service than would be likely under monopoly situations.

Enforces civil rights laws against racial discrimination in public facilities and accommodations.

**How Performed :** Investigates evidence of law violations.

Prepares and files cases for court review.

**How Enforced :** Prosecution through regular court procedures.

**How To Obtain Services :** Anyone wishing to report an alleged violation of the antitrust law should write to the Antitrust Division, Department of Justice, Washington, D.C. 20530, or report it to one of its regional offices or local FBI office listed in local telephone directories.

**Organization :** A cabinet level department in the executive branch of the Federal Government, the Department was created in 1913 and is directed by the Secretary of Labor appointed by the President.

**Main Purpose :** The Department of Labor serves to promote the welfare of all members of the labor force, to improve working conditions, and to advance opportunities for profitable employment. Its major functions are administered as follows:

#### **BUREAU OF LABOR STATISTICS**

**Organization :** A Commissioner of Labor Statistics administers the Bureau and such constituent offices as the Manpower and Employment Statistics, Price and Living Conditions, and Wages and Industrial Relations.

**Main Purpose :** The collection, analysis, and publication of data relating to prices, wages, employment, and productivity.

**Major Functions for Consumers :** To provide the consumer with information concerning the cost of living, wages and benefits, employment and unemployment. The Bureau publishes a consumer price index monthly which supplies information on price changes by area and for components of the index. Family budgets are also published which estimate expenditures required in various cities to provide different levels of living. The Bureau also publishes an estimate of future demand for certain occupational skills, which is useful in career planning and guidance.

**How Performed :** Data are published at regular intervals.

**How To Obtain Services :** Requests for publications or regular subscriptions to specific publications may be directed to any BLS regional office or to the Government Printing Office, Washington, D.C. 20402.

#### **Publications :**

*Handbook of Labor Statistics.*

*Area Wage Surveys.*

*Industry Wage Surveys.*

*Occupational Outlook* publications describing various occupations.

*Consumer Price Indexes.*

#### **LABOR-MANAGEMENT SERVICES ADMINISTRATION**

**Organization :** The Assistant Secretary for Labor-Management

Relations is responsible for managing the activities of the Offices of Labor-Management and Welfare-Pension Reports, and Veterans' Reemployment Rights.

**Main Purpose:** To direct and coordinate all the Department's labor-management relations programs.

**Principal Laws Administered:** Welfare and Pension Plans Disclosure Act; Labor-Management Reporting and Disclosure Act; Universal Military Training and Service Act (sec. 9).

**Major Functions for Consumers:** Discloses to the public reports showing benefit provisions and financial condition of employee welfare and retirement plans, and financial and administrative practices of labor unions. Insures that union officer elections are conducted fairly and honestly. Guarantees workers the right to get a copy of their collective bargaining contract. Protects employee benefit funds and union finances by requiring that persons who handle such funds must be bonded. Provides assistance to veterans in exercising their reemployment rights.

**How Enforced:** Investigations are conducted and civil or criminal actions may be instituted when efforts to negotiate settlement are unsuccessful.

**How To Obtain Service:** Regional offices are located throughout the country, or inquiries may be made directly to the Department of Labor, Washington, D.C. 20210.

#### **MANPOWER ADMINISTRATION**

**Organization:** The Assistant Secretary for Manpower manages the Manpower Administration, principal components of which include the Bureau of Apprenticeship and Training, the U.S. Training and Employment Service, Unemployment Insurance Service, and the Job Corps.

**Main Purpose:** To promote maximum utilization of the Nation's manpower resources; relieve unemployment, and the income effects of unemployment; and to develop and administer training programs.

**Principal Laws Administered:** Manpower Development and Training Act; Economic Opportunity Act (Manpower titles); Social Security Act (unemployment insurance and work incentive training title); and Wagner-Peyser Act on employment security.

**Major Function for Consumers:** A Federal-State system of more than 2,400 local employment security offices throughout the country

provides job development, counseling, and placement services. These offices also administer the Unemployment Insurance system which provides income relief to unemployed members of the labor force who are covered by the system.

A variety of training programs (some of which include consumer education courses as well as basic education, work experience, social support services, etc.) are sponsored by the Manpower Administration. These programs are designed to enhance the employability of approximately 1 million enrollees each year.

**How Enforced:** Compliance insured via national office monitoring and evaluation.

**How To Obtain Service:** Listings of local offices of the U.S. Training and Employment Service and the regional offices of the Manpower Administration may be found in telephone directories.

**Publications:**

*Manpower Report of the President.*

*Descriptions of Training Programs.*

*Area Trends in Employment and Unemployment.*

All available from: Office of Public Information, Manpower Administration, Department of Labor, Washington, D.C. 20210.

**WORKPLACE STANDARDS ADMINISTRATION**

**Organization:** The Workplace Standards Administration is directed by an Assistant Secretary. Various bureaus within his area of responsibility include:

Wage and Hour Divisions.  
Bureau of Labor Standards.\*  
Bureau of Employees' Compensation.  
Women's Bureau.  
Office of Federal Contract Compliance.  
Office of Wage Determinations.

**Main Purpose:** To safeguard the Nation's workers—protect them through health and safety regulations; guard them against

\*The Bureau of Labor Standards has been the principal administrator of prior laws bearing on the occupational health and safety of American workers. The greatly expanded Federal responsibilities incorporated in the new Health and Safety Act of 1970 entail, among other things, the establishment of a new administration headed by an Assistant Secretary.

substandard labor practices; and defend them against discrimination on account of race, sex, or age.

**Principal Laws Administered:** The Fair Labor Standards Act; the Age Discrimination in Employment Act; the Davis-Bacon Act and public contracts acts; occupational health and safety legislation; executive orders dealing with antidiscrimination.

**Major Functions for Consumers:** Protects the worker's wages and his rights on the job and in the labor market by: setting and enforcing standards for the safety and health of workers; enforcing laws on hours of employment and overtime pay; setting and enforcing standards under the child labor laws; enforcing the minimum wage laws; enforcing the guarantees of equal pay for equal work regardless of sex; promoting opportunities for workers without regard to age and enforcing the Age Discrimination Act; and by enforcing antidiscrimination laws regarding Federal contracts.

**How Enforced:** Regional and field offices throughout the country conduct regular investigations, respond to complaints, and provide information on request. Where voluntary compliance cannot be obtained, court action is instituted.

**How To Obtain Services:** The various regional and field offices are listed in telephone directories or inquiries may be made directly to the Department of Labor.

**Publications:** Publication lists are available on request. Recent publications include:

*Job Training Suggestions for Women and Girls.*

*Labor Laws Affecting Women.*

*Safety and Health Standards for Federal Supply Contracts.*

Publications describing provisions and interpretations of the Fair Labor Standards Act as they apply in specific industries, i.e., hospitals, hotels, agriculture, etc.



## **NCUA** NATIONAL CREDIT UNION ADMINISTRATION 105

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**Organization:** The National Credit Union Administration is an independent agency within the executive branch of the Federal Government under the direction of an Administrator appointed by the President. The Administration was established March 10, 1970, as the successor to the Bureau of Federal Credit Unions.

**Main Purpose:** Promote thrift and cooperative credit at reasonable rates among people of limited means.

**Principal Law Administered:** Federal Credit Union Act of 1934.

**Major Functions for Consumers:** Grants Federal credit union charters to qualified groups.

Supervises the operations of federally chartered credit unions throughout the country to insure sound operation for members. Makes investigations and conducts research and studies of the problems of persons of small means in obtaining credit at reasonable rates of interest and of the methods and benefits of cooperative saving and lending among such persons.

Insures the member accounts of all Federal credit unions and of those State-chartered credit unions that elect such coverage.

**How Performed:** Any group bound together by a common bond such as fellow employees in a company or members of a church, may apply for a Federal charter. All credit unions are chartered either by State or Federal Government. All federally chartered credit unions pay a fee for the services.

These services consist of training officials of newly organized credit unions, examining accounts, supervising operations, issuing regulations, and collecting data on operations of member credit unions. Fees paid by the Federal credit unions cover the cost of the program.

Individual members of credit unions save through the purchase of shares which pay dividends. Loans are made by credit unions out of these savings.

Unsecured loans can be made up to \$2,500, secured loans in larger amounts. The rate of interest on personal, unsecured loans is among the lowest available from a financial institution.

Credit unions assist in the education of their members, especially those of low income, in money management. Some credit unions have been assisted by funds from the Office of Economic Opportunity to

provide credit to low-income people. The National Credit Union Administration has provided a series of special training classes in consumer education, family financial counseling, and credit union operations for leaders of low-income credit unions.

**How Enforced:** The Administrator may suspend or revoke the charter of any Federal credit union which violates its charter, its bylaws or Federal laws or regulations.

**How To Obtain Service:** Any group of people with a common bond can apply for a Federal charter. Information can be obtained from: National Credit Union Administration, Washington, D.C. 20456.

**Publications for Sale by Government Printing Office:**

*Federal Credit Unions.* Pamphlet describing the operation and management of a federally chartered credit union. 1970. 10p. 10¢

*Mr. Moneywise.* Pamphlet designed to acquaint low-income people with the services of a credit union. 1966. 12p. (FS 3.302: M74/2) 10¢.

**Organization:** Created in the Executive Office of the President February 24, 1971, by Executive Order 11583. Replaces the President's Committee on Consumer Interests established in 1964 by Executive Order 11136 and amended in 1967 by Executive Order 11349. The Special Assistant to the President for Consumer Affairs is Director.

**Main Purpose:** Advises the President on matters of consumer interest, coordinates all Federal activities in the consumer field and seeks ways to protect consumers.

**Major Functions for Consumers:** Is responsible for analyzing and coordinating all Federal activities in the field of consumer protection.

Conducts investigations, conferences, and surveys on the problems of consumers.

Handles consumer complaints.

Provides policy guidance in the implementation of Executive Order 11566 on the release of consumer product information.

Encourages and coordinates research, consumer education programs, and the development of information of interest to consumers.

Assists State and local governments in the promotion and protection of consumer interests.

Conducts regional meetings with State officials, consumer groups, and individuals to discuss common problems and possible solutions.

Gives special emphasis to the coordination of consumer programs to assist those with limited income, the elderly, the disadvantaged, and members of minority groups.

**How To Obtain Service:** Write to the Office of Consumer Affairs, New Executive Office Building, Washington, D.C. 20506.

Single copies of the following publications are available free from the Communications Division at the above address:

*Speak Up When You Buy A Car.* 4p. (Pr 36.8:C76/Sp 3) 1970.

*Be Sure Before You Sign.* What to look out for when you sign a contract. 4p. (Pr 36.8:C 76/Si 2). 1970.

*Knock, Knock.* How to protect yourself from unscrupulous door-to-door salesmen. 4p. (Pr 36.8: C 76/K 75) 1970.

(The above publications are also available in Spanish.)

*Consumer Education Bibliography.* (Pr 36.8:C76/B 47) 1971.

*Consumer Information.* A price list of consumer publications which are available from the GPO. 1971.

*Suggested Guidelines for Consumer Education (Grades K-12).* 58p. (Pr 36.8:C 76/Ed 8) 1970.

*7 Ways to Reduce Fuel Consumption in Household Heating . . . Through Energy Conservation.* 10p. 1970.

*11 Ways to Reduce Energy Consumption and Increase Comfort in Household Air Conditioning.* 1971.

*Forming Consumer Organizations.* 1971.

**The following is available from the Superintendent of Documents, Government Printing Office:**

*Consumer News.* The first White House newsletter published to keep you informed on consumer activities of all Federal agencies. Subscription price : \$1 per year.

## **OEO** OFFICE OF ECONOMIC OPPORTUNITY

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**Organization:** An agency within the Executive Office of the President created in 1964. The agency is headed by a Director appointed by the President and directly responsible to him. The Office is known popularly as the anti-poverty agency.

**Main Purpose:** Help low-income people break out of poverty.

**Principal Law Administered:** Economic Opportunity Act of 1964 as amended.

**Major Functions for Consumers:** Helps low-income consumers learn how to get the most for their money in the purchase of goods and services, to avoid consumer fraud, and to solve consumer problems requiring legal assistance.

Improves living conditions and home-management skills of low-income persons by means of debt reduction services and family financial planning.

Provides low-income consumers with access to existing low-cost credit and savings institutions.

Helps low-income consumers create their own economic institutions such as co-ops, buying clubs, and credit unions with which they can solve their own community consumer problems and develop some economic leverage and control.

**How Performed:** The Office of Economic Opportunity has, under its research and demonstration program, funded several consumer projects through which it organizes, educates, and activates the low-income consumer by such means as credit unions, buying clubs, clothing and furniture marts, co-ops, comparison shopping surveys, and negotiation with exploitative merchants.

Many consumer programs developed by local community action agencies (CAAs) include credit unions, consumer co-ops and buying clubs, consumer education programs, and legal assistance.

The legal service program aids poor people victimized by unfair credit practices and illegal business tactics.

There are approximately 400 credit unions sponsored or funded by this agency. Since 1964 these have grown 50 percent per year in membership and 100 percent in assets, totaling 128,649 and \$8,875,061, respectively. Through a credit union capitalization program, seed money is provided low-income credit unions to use as guarantee funds in attracting outside investment. There are approximately 1,500 cooperatives which receive funds and/or

technical assistance from the Office of Economic Opportunity.

A family emergency loan program provided \$1.5 million to 15 CAAs and single-purpose agencies. With these grants, loans of up to \$300 for 1 to 22 months at low-interest rates have been made to thousands of families for a variety of emergencies.

**How To Obtain Services:** Contact your local community action agency or State technical assistance agency, the Office of Economic Opportunity regional office or headquarters at 1200 19th Street NW, Washington, D.C. 20506.

**Publications Available from the Information Office, OEO:**  
*Children and the Office of Economic Opportunity.* Description of various OEO programs for children. 1970. 9p.

*Coops: Progress Through People.* A description of emerging coops. 1969. 8p.

*Green Power: Consumer Action for the Poor.* Describes how to plan for and establish consumer action programs and their various components such as credit unions, consumer organizations, and buying clubs. 1969. 65p.

*Healthright Programs: The Neighborhood Health Center.* Questions and answers about the Neighborhood Health Centers and how they serve the community. 1970. 16p.

*Moving Ahead Together.* A description of how to organize a cooperative. 1969. 53p.

**Films:**

*The Owl Who Gave a Hoot.* This 13½ minute 16 millimeter color film features cartoon animals which bring to life the problems of low-income consumers. Basic information is provided about intelligent buying and avoiding the traps inherent in existing practices by unprincipled merchants. The film effectively alerts low-income groups to their rights. Also available in Spanish. Available on free loan from Modern Talking Picture Service Libraries. List of Libraries in *OEO Film Guide* available from the Office of Public Affairs, OEO. Can be purchased for \$40.52 from Consolidated Film Industries, Inc., 959 Seward Street, Los Angeles, Calif. 90038.

*The Poor Pay More.* This hour long black and white film based on the 1963 book by Columbia University Sociologist David Caplovitz names names in an investigation of low-income neighborhood furniture dealers and food chains, food freezer pitchmen, and telephone companies. National Education Television staffers went

on location in New York and San Francisco to investigate practices familiar to all metropolitan areas. Concealed cameras were used in ghetto furniture outlets to expose hidden credit costs, to film a food freezer conman, and a door-to-door salesman pitching to a ghetto customer. A crew also went with a Department of Markets investigator on "operation lamb chops" in which meat dealers were cited for underweight scales. Can be rented for \$9.15 a week from National Education Television Film Service, Indiana University, Bloomington, Ind. 47407, or Paul Brand & Son, 234 West Broad Street, Falls Church, Va. 22046 or purchased from Paul Brand for \$200.

**Organization :** Congress established the United States Postal Service on August 12, 1970, under The Postal Reorganization Act of 1970, converting the Post Office Department—a Cabinet department since 1829—into an independent establishment in the executive branch of the Government. The first Postmaster General, Benjamin Franklin, and his successors in the Post Office Department were appointed by the President. The Postmaster General under the Postal Reorganization Act is selected by a Board of Governors, and is vested with full authority to manage the day-by-day operations of the Postal Service. Officers and employees of the Postal Service are in the postal career service—a part of the civil service.

The Chief Inspector's Department, the first consumer protection service in the Federal Government, processes more than 100,000 complaints of fraudulent misuse of the mails each year and conducts more than 10,000 full field investigations.

**Main Purpose :** Provides mail service and protects the public from fraudulent and hazardous material sent by mail.

**Principal Laws Administered :** Titles 18 and 39 of the United States Code.

**Major Functions for Consumers :** Provides mail service.

Provides insurance for valuables sent through the mails.

Sells U.S. Savings Bonds.

Sells postal money orders.

Protects postal customers from dangerous articles, contraband, fraud, and pornography.

**How Performed :** Provides services through more than 32,000 post offices located throughout the country.

Polices mail for possibly fraudulent schemes and maintains close liaison with other government agencies, State, and municipal authorities for suspect activities involving misuse of mails.

**How Enforced :** Collects evidence of mail misuse looking to either criminal prosecution of violators by appropriate U.S. attorney, or administrative action by General Counsel of the U.S. Postal Service to deprive violators use of mails, or both.

Arrests postal offenders.

Issues warnings against fraud by mail.



**How To Obtain Service:** Through post offices and postal stations.  
Report suspected violations to your local post office or to Chief  
Postal Inspector, U.S. Postal Service, Washington, D.C. 20260.

**Free Publications Available From the U.S. Postal Service:**

*How to Pack and Wrap Parcels.*

*Domestic Postage Rates and Fees.*

*Mr. Zip and Five Little Digits.*

*Mail Fraud.*

*Mailing Permits.*

*List of Publications.*

*Law v. Lotteries.*

**Organization:** An independent agency since 1934. The President appoints its five members for staggered 5-year terms and designates the chairman. The main operating divisions are: the Division of Corporation Finance, the Division of Corporate Regulation, and the Division of Trading and Markets.

**Main Purpose:** Regulate issuance and trading in stocks and bonds.

**Principal Law Administered:** Securities Act of 1933, Securities Exchange Act of 1934, Investment Company Act of 1940, Public Utilities Holding Company Act of 1935, Trust Indenture Act of 1939, and Investment Advisers Act of 1940.

**Major Functions for Consumers:** Protects the public in the purchase and sale of stocks and bonds and in the operation of investment companies.

**How Performed:** Requires disclosure of material information about publicly held companies through registration statements, annual and other reports and proxy soliciting material.

Sets up regulations to prevent fraud in the securities markets.

Supervises the operations of stock exchanges, the activities of National Association of Securities Dealers, investment advisers, and also brokers and dealers in securities who are not members of the National Association of Securities Dealers.

Enforces minimum margin requirements set by the Board of Governors of the Federal Reserve System for transactions in the securities markets.

Regulates investment companies to guard against dishonest management, unsound capital structures, and unfair practices.

Regulates issuance of securities and certain acquisitions of related and nonrelated businesses by electric and gas public utility holding companies and their subsidiaries.

**How Enforced:** Suspends public offerings of and trading in securities if disclosure is false or misleading. (Inaction does not imply approval of the securities or insure investors against loss in their purchase.)

Petitions court to prevent or stop violations of law. (The Commission does not enforce claims of individual investors.)

Prevents persons guilty of fraud and other misconduct from being brokers, dealers, or investment advisers.

Criminal violations are prosecuted by Department of Justice.

**How To Obtain Service :** Complaints may be directed to any of the Commission's regional offices or to the Securities and Exchange Commission, Washington, D.C. 20549.

All corporation reports and statements filed with the Commission are available for public inspection at the public reference room at the main office. Some are available in regional offices. Reproductions may be purchased.

**Publications Available Free From SEC:**

*The Work of the Securities and Exchange Commission.* Pamphlet describing functions and activities. 25p. 1969.

*A 25-Year Summary of Activities of the SEC.* 1934-59. 39p.

**Publications for Sale by Government Printing Office:**

*A Study of Mutual Funds.* By the Wharton School of the University of Pennsylvania. 1962. 595p. (H. Ret. 2274, 87th Cong.) \$1.50.

*Public Policy Implications of Investment Company Growth.* Report of the Committee on Interstate and Foreign Commerce. 1966. 346p. (H. Ret. 2337, 89th Cong.) \$1.

**Organization:** One of the world's leading research centers and largest museum complexes. Established in 1846 as an independent institution as the result of a bequest by James Smithson, an English scientist. Controlled by a Board of Regents composed of the Chief Justice of the United States, the Vice President, three Senators, three Representatives, and six private citizens. The Board of Regents elects a Secretary who is the administrative head.

**Main Purpose:** Devoted to public education, basic research and national service in the arts, sciences, and history.

**Principal Law Administered:** The 1846 act establishing the Smithsonian and the National Museum Act of 1966.\*

**Major Functions for Consumers:** The Smithsonian complex includes four history and science museums, five art museums, and the National Zoological Park in Washington, D.C. It also operates facilities elsewhere in the country and overseas.

**Museums and Art Galleries:** The museums in Washington are normally open to the public from 10 a.m. to 5:30 p.m., 7 days a week. Modifications in these hours, often in the summer months, are announced in advance and posted accordingly. The museums are closed one day of the year, Christmas Day.

Under the National Museum Act of 1966, the Smithsonian acts as a clearinghouse for advice and assistance to other museums throughout the Nation and the world. This service is carried out through the Office of the Director General of Museums. Exhibitions for art and science museums, community colleges, and other educational institutions are organized and circulated in the United States and Canada by the Smithsonian Traveling Exhibition Service. Rental fees are charged to exhibitors on the basis of actual costs incurred in producing the shows.

**The Zoo:** Buildings at the National Zoo, 3001 Connecticut Avenue NW., open at 9 a.m., all year. They close on a changing schedule, ranging from 4:30 p.m. during the winter months to as late as 6 p.m. in the summer.

**Scientific and Research Activities:** The Smithsonian Astrophysical Observatory in Cambridge, Mass.; the Institution's Radiation Biology Laboratory in Rockville, Md.; and the Smithsonian Tropical

\*Other legislation has dealt with construction and operation of various facilities.

Research Institute on Barro Colorado Island in the Canal Zone carry on important research at those locations as well as at other stations throughout the world.

The Center for Short-Lived Phenomena, based at Cambridge, provides the international scientific community with a reporting service on scientific events.

The Science Information Exchange in Washington provides for the national research community a central source of information about scientific research programs in progress or being planned. Through the Smithsonian's International Exchange Service, public and private institutions in the United States transmit their publications to other countries and receive publications from foreign institutions.

A new center for scholarly research, the Woodrow Wilson International Center for Scholars, has been established with headquarters in the Smithsonian Institution Building. Ecological research is carried on at the Chesapeake Bay Center for Environmental Studies at Edgewater, Md.

**Other Services:** The Smithsonian offers guided tours of the museum buildings and various services for elementary and secondary schools and teachers. Through the medium of visiting research appointments and cooperative agreements with universities, the Institution's resources are made available to advanced students.

The "Reading-Is-Fun-damental" program, established within the Smithsonian under a Ford Foundation grant, helps underprivileged communities across the country set up and maintain local projects modeled on a pilot project in the District of Columbia.

**How To Obtain Services:** Details about programs and activities may be obtained by contacting the various divisions of the Smithsonian, or the Smithsonian Office of Public Affairs, 1000 Jefferson Drive SW., Washington, D.C. 20560.

Information desks are located in museum buildings, with a central information desk in the Great Hall of the Smithsonian Institution Building, 1000 Jefferson Drive SW., Washington, D.C. 20560, telephone (202) 381-6273.

For daily announcements on new exhibits and special events, dial (202) 737-8811. For weekly announcements on stars and planets and worldwide occurrences of short-lived phenomena, dial (202) 737-8855.

An opportunity to participate in the activities of the Smithsonian is provided people of all ages and interests through membership in the Smithsonian Associates.

National members of the Associates may participate in a travel program, enjoy discounts on books and other purchases at Smithsonian Museum Shops, are welcomed at a reception center at the Institution, and receive the monthly magazine *Smithsonian*. For information on national memberships, write to Smithsonian Associates Reception Center, Great Hall, Smithsonian Institution Building, Washington, D.C. 20560.

Persons living in the Washington area may become resident members, eligible to enroll in special classes and to attend lectures and other activities at the Institution. For the schedule of fees and other information, write to the Smithsonian Associates, 900 Jefferson Drive SW., Washington, D.C. 20560, telephone (202) 381-5157.

**Publications:** The Smithsonian Institution Press publishes a wide variety of publications, including reports of scientific research as well as books of popular interest on a variety of topics. The Smithsonian Museum Shops offer for sale to visitors a wide range of educationally and culturally oriented objects as an extension of Smithsonian activities. There are seven shops in five museum buildings. Four of them feature for sale examples of objects on display. All offer publications, cards, and slides. There is a continuing program of special sales exhibitions.

## **STATE** DEPARTMENT OF STATE

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**Organization:** The Department of State is the oldest of the Cabinet level departments in the Government and is directed by the Secretary of State appointed by the President.

**Main Purpose:** Formulate and execute the foreign policy of the United States.

**Principal Laws Administered:** Title 22 of the United States Code.

**Major Functions for Consumers:** To issue passports to U.S. citizens and to persons owing allegiance to the United States for use in travel to foreign countries.

**How Performed:** A passport serves as proof of citizenship abroad and identifies the bearer as entitled to the protection granted U.S. travelers. Many countries require that visas issued by their consulates be stamped in a passport.

All first-time passport applications must be executed in person before a Department of State Passport Agent; before a clerk of a Federal court; clerk of any State court of record; a judge or clerk of any probate court, or certain postal clerks as designated by the Postmaster General. There are passport agencies located in Boston, Chicago, Honolulu, Los Angeles, Miami, New Orleans, New York, Philadelphia, San Francisco, Seattle and Washington, D.C. The addresses are listed in the U.S. Government section of the telephone book. A person who has been issued a passport in his own name within the past 8 years may, under certain circumstances, obtain a new passport by mail.

An applicant must prove his U.S. citizenship. Acceptable documents are: Previous U.S. Passport, birth certificate, baptismal certificate, or certified copy of record of baptism. Naturalized citizens must present their naturalization certificates.

Documents submitted for required personal identification must bear the signature and description or photograph of the applicant. Acceptable documents include a previous U.S. passport or driver's license.

Two duplicate photographs, taken within 6 months of date of application and satisfactorily identifying the applicant, must be presented with the application. A group photograph is preferred if more than one person is included in the passport. The photo may be in color or black and white, not smaller than 2½ by 2½ inches nor larger than 3 by 3 inches.

A passport is valid for 5 years from the issue date unless specifically

limited to a shorter period by the Secretary of State. A new passport will be required after the expiration of the 5-year period. The passport fee is \$10. In addition, a \$2 fee is paid to the person executing the application.

Loss of a valid passport is a serious matter and should be reported in writing immediately to the Passport Office, Department of State, Washington, D.C. 20524, or to the nearest consular office of the U.S. when abroad.

**Publications Available:** The following publications may be obtained free from the Passport Office, Department of State, Washington, D.C. 20524; or may be picked up from any Passport Agency:

*You and Your Passport.* Application requirement, vaccinations, care of your passport, visas, and getting along abroad. (Publication 7728) 12p.

*Information and Travel Tips.* Do's and don'ts for every traveler.

*Information for Passport Applicants.* Detailed information on applying for a passport. 4p.

*Fees Charged by Foreign Countries for the Visa of United States Passports.* 8p.

List of addresses, area codes and telephone numbers of the Passport Agencies.



**Organization:** A Cabinet level department in the executive branch of the Federal Government, the Department was created in 1967 to combine the various transportation programs in the Government and is directed by the Secretary of Transportation appointed by the President.

#### **FEDERAL AVIATION ADMINISTRATION**

**Organization:** A unit within the Department of Transportation since 1967, it is headed by an Administrator appointed by the President.

**Main Purpose:** Promote safety of flight and efficient use of the Nation's airspace. (The CAB regulates economic aspects of air transportation.)

**Principal Laws Administered:** Federal Airport Act of 1946, Federal Aviation Act of 1958 and noise abatement amendments of 1968, and the Airport and Airway Development Act of 1970.

**Major Functions for Consumers:** Promotes air transport safety and insures efficient operation of air transportation.

Establishes safety standards for air operations.

Conducts research into all phases of aviation safety.

**How Performed:** Prescribes training standards for pilots and tests the mental and physical competence of pilots, crewmembers, air traffic controllers, and other key personnel.

Develops, establishes, and operates the national airspace system.

Conducts noise abatement program.

Provides funds for airport development.

Assists CAB in investigating aircraft accidents.

**How Enforced:** Licenses pilots and other aviation specialists.

Grants certificates to various air agencies.

Holds hearings on alleged violations. FAA can levy civil penalties such as fines and suspensions.

Issues Federal aviation regulations.

Registers aircraft and notes any legal encumbrances on title.

**How To Obtain Service:** The FAA has a number of regional and area offices spread geographically throughout the United States which are equipped to deal with the public on aviation matters. See phone book listings under U.S. Government or write to Federal Aviation Administration, Washington, D.C. 20590.

**Publications Available Free From Distribution Section, HQ-438,  
FAA, Washington, D.C. 20590.**

*Glossary of Air Traffic Control Terms.*

*A Picture Story of the FAA . . . in Action for You!*

*Status of the Federal Aviation Regulations (a list).*

**Publications for sale by GPO:**

*Private Pilot's Handbook of Aeronautical Knowledge.* Information used in training and guiding private pilots. 1966. 174p. (FAA 5.8/2:P64/5) \$2.75.

*Basic Helicopter Handbook.* Information on helicopter aerodynamics performance and flight maneuvers. 1965. 107p. (FAA 5.8/2:H36) 75¢.

*Citizen's Guide to Aircraft Noise.* Why jets fly over your house; why night flights are necessary; and what has been and can be done to quiet them. 1963. 25p. (FAA 1.8:N69) 25¢.

*FAA Aviation News.* A monthly magazine devoted to aviation safety and to explaining FAA policies and programs. \$1.50 a year.

#### **FEDERAL HIGHWAY ADMINISTRATION**

**Organization:** Originated in 1894 when an Office of Road Inquiry was set up in the Agriculture Department, the Administration was established as part of the Department of Transportation on April 1, 1967, and is headed by an Administrator.

**Main Purpose:** Improve and develop high way transportation.

**Principal Law Administered:** Title 23 of the United States Code.

**Major Functions for Consumers:** Improves high way systems in cooperation with the States.

Surveys and constructs roads on public lands, such as parks, forests, and defense installations.

Stimulates improvement of auxiliary facilities such as freeway lighting, snow and ice removal, and electronic guidance systems.

**How Performed:** Grants financial aid to States for highway improvement and construction.

Conducts research.

Works with Office of High Speed Ground Transportation, a division in the Transportation Department established in 1965, to conduct research, development, and demonstrations of new methods and equipment for high-speed ground transportation.

**How Enforced:** Financial aid is tied to meeting minimum Federal requirements on highway construction.

**How To Obtain Service:** For further information, contact the Federal Highway Administration, Department of Transportation, Washington, D.C. 20590.

**Publications for Sale by Government Printing Office:**

*America's Lifelines—Federal Aid for Highways.* 1969. 35¢.

*A Book About Space.* 1968. 75¢.

*Federal Aid Highway Map.* 1970. \$1.50.

*The Freeway in the City.* 1968. \$3.

*The National System of Interstate and Defense Highways.* 1969. 15¢.

**NATIONAL HIGHWAY TRAFFIC SAFETY ADMINISTRATION**

**Organization:** A division of the Transportation Department since April 1, 1967, it was established on November 9, 1966, 2 months after passage of the National Traffic and Motor Vehicle Safety Act of 1966 and the Highway Safety Act of 1966. The Administrator is appointed by the President.

**Main Purpose:** Reduce traffic accidents and deaths and injuries to persons resulting from traffic accidents.

**Principal Laws Administered:** National Traffic and Motor Vehicle Safety Act of 1966 and Highway Safety Act of 1966.

**Major Functions for Consumers:** Insures that all cars manufactured after January 1, 1968, conform to Federal motor vehicle safety standards and regulations.

Makes roads and highways safer for drivers and pedestrians.

Sets national standards of tests and regulations for drivers.

**How Performed:** Develops and issues mandatory safety performance standards for all new motor vehicles.

Develops and issues uniform national standards for State and local highway safety programs to include: vehicle registration and inspection; driver training; alcohol countermeasures program; traffic control; vehicle codes and laws, and other aspects of traffic safety, and grants matching funds to States and communities to implement approved highway safety programs.

Researches into the causes and prevention of traffic accidents.

The National Motor Vehicle Safety Advisory Council, representing

the general public, including State and local governments, motor vehicle and equipment manufacturers, and dealers, advises the Secretary on motor vehicle safety standards, and the National Highway Safety Advisory Committee, representing State and local governments, public and private interests, and experts, advises the Secretary on state highway safety standards and research.

**How Enforced:** Civil penalty up to \$400,000 for manufacturing, selling, or importing motor vehicles or motor vehicle equipment not conforming to standards. To insure compliance, the agency has injunctive and inspection powers.

States failing to establish highway safety programs after December 31, 1969, could lose all funds under program and could lose 10 percent of Federal-aid highway allotments.

**How To Obtain Service:** For information, contact the National Highway Traffic Safety Administration, Department of Transportation, Washington, D.C. 20591.

#### **U.S. COAST GUARD**

**Organization:** The U.S. Coast Guard, established in 1790, has been a part of the Department of Transportation since 1967. The Coast Guard Commandant is appointed by the President.

**Main Purpose:** The U.S. Coast Guard is charged with enforcement of Federal laws on the high seas and navigable waters of the United States, and with the saving of life and property.

**Principal Laws Administered:** Title 14 of the United States Code.

**Major Functions for Consumers:** The Coast Guard protects passengers and crews on American ships by enforcing Federal safety standards. It also is assisted by a nonmilitary Coast Guard Auxiliary which provides, upon request, courtesy examination of boats for compliance with laws and safety standards. A decal is affixed to each boat that qualifies. The Auxiliary also provides courses in small boating, basic seamanship, and motorboat handling. These include instruction in navigation, boating laws, piloting, maneuvering, seamanship, and boat handling.

Coast Guard stations around the world come to aid of mariners in distress.

Other Coast Guard duties include maintenance of aids to navigation (buoys, lighthouses, etc.), icebreaking for commercial and military ships, and maintenance of six ocean stations which provide vital

meteorological data for the U.S. Weather Service and assistance to passing aircraft and ships.

The Coast Guard has become increasingly involved in enforcement of antipollution laws, particularly in cleanup operations of oil spills. It also enforces fisheries conservation treaties and laws.

**How To Obtain Service:** To reach Coast Guard stations in emergency situations, check under the emergency numbers in the phone book, under the Department of Transportation in the U.S. Government section of the phone book or with the operator. Coast Guard Auxiliary classes are advertised locally and inspection is provided at most boat basins and yacht clubs.

Information on the Coast Guard and its programs is provided through any of the district offices in Boston, New York, Norfolk, Miami, New Orleans, St. Louis, Cleveland, Long Beach, San Francisco, Seattle, Juneau, and Honolulu, or by writing: Commandant, U.S. Coast Guard, Washington, D.C. 20591.

**Organization:** One of the original Cabinet departments, it is responsible for the fiscal operations of the Federal Government. Among its many bureaus and offices, those most closely affecting consumers include the Internal Revenue Service, Secret Service, Customs Service, Savings Bonds Division, and Comptroller of the Currency. The Department is headed by the Secretary of the Treasury, who is appointed by the President.

**Principal Laws Administered:** The Act of Congress of 1789 and amendments.

**Major Functions for Consumers:** The Alcohol, Tobacco, and Firearms Division of IRS is charged with preventing consumer deception in the labeling and advertising of alcoholic beverages. (The FDA and FTC also have authority in this field but refer cases to the IRS because of its broader power.)

The same division also has authority to prevent the reuse of liquor bottles and regulate other products containing alcohol.

The Secret Service guards against counterfeiting of currency, the forging of Government checks, and protects the President and Vice President.

The Savings Bonds Division promotes the sale of Government savings bonds which provide a means of protected investment to purchasers.

The Customs Service renders services to the traveling public and the commercial community, protects the consumer's interests in that they enforce the laws of about 40 different Government agencies which prohibit certain items from entering the country.

The Comptroller of the Currency protects the depositors in the Nation's approximately 4,700 national banks.

**How Performed:** The Alcohol, Tobacco, and Firearms Division requires companies in interstate commerce to have a certificate of label approval. Advertisements do not have to have prior approval but are constantly reviewed for compliance with regulations.

The Savings Bonds Division conducts educational programs explaining the value of savings bonds to individual security, such as building family education funds and retirement programs.

The Customs Service issues pamphlets and leaflets for travelers going abroad, including information on the limitations on what

they bring home and whether the articles are dutiable or duty free. The Service also offers consumer protection against the importation of merchandise bearing illegal or unauthorized trademarks or trade names.

The Comptroller of the Currency in administering the National Banking Act issues rules and regulations to assure the solvency of the national banks, and to permit them to offer the best possible service to the public. The Comptroller's office makes an examination of each national bank at least three times every 2 years.

**How To Obtain Service:** In case of loss or theft of a savings bond, the Treasury Department will provide replacement without charge as a result of the complete registry it maintains of all owners of U.S. Savings Bonds. Ask for Treasury Form PD1048 from local office of U.S. Savings Bonds Division or the main office, Washington, D.C. 20226.

Savings Bonds can be purchased and redeemed at local banks.

**Publications Available:** Free from local Savings Bonds Office or from U.S. Savings Bonds Division, Department of Treasury, Washington, D.C. 20226:

*U.S. Savings Bonds Library of Motion Pictures.* A folder listing films for free loan to schools and organizations.

*Tax Advantages of U.S. Savings Bonds.* Includes tax-break retirement plan and tax-free education plan. A folder.

*Information About Series E and Series H Savings Bonds.* A folder.

Publications available free from Office of Information, Room 3423, Department of the Treasury, Washington, D.C. 20220:

*The United States Treasury.* A booklet describing the history, organization, and operations of the Department.

*Facts About United States Money.*

*Historical Highlights: U.S. Treasury Building, Washington, D.C.*

*Selected List of Treasury Publications, the Department of the Treasury.*

**Organization:** An independent agency serving nearly 28 million American veterans of military service. It was formed in 1930 out of several existing veterans-benefit organizations. It is headed by an Administrator of Veterans Affairs, appointed by the President.

**Main Purpose:** Provide a wide variety of benefits and services to military veterans, their dependents, and survivors.

**Principal Laws Administered:** Title 38 of the United States Code.

**Major Functions for Consumers:** For veterans only, furnishes hospitalization and other medical care.

For veterans, their dependents, and their survivors, depending upon the eligibility, provides various kinds of financial benefits and other assistance.

**How Performed:** Provides medical care, including hospitalization, domiciliary care, nursing home care, outpatient medicine and dental care, and prosthetic devices to qualified disabled and ill veterans.

Provides funds for educational assistance to qualified: (1) Veterans, (2) orphans and widows of veterans, (3) children and wives of certain seriously disabled veterans, and (4) certain categories of active duty personnel.

Provides monthly compensation for service-connected disability and monthly pension for non-service-connected disability if it is total and permanent.

Provides monthly compensation or pension to qualified dependents of living or deceased veterans.

Provides loan guarantees—GI Loans—(or, in certain conditions, direct loans) to qualified veterans for purchase of homes, farms, and businesses. VA sells to both veterans and the public, on favorable terms, properties acquired in connection with its guaranty operations.

Provides \$250 burial allowance and flag to wartime veterans.

Administers five Government life insurance programs, for servicemen and veterans; makes loans on permanent plan policies; pays insurance disability benefits to policyholders; and pays death benefits to survivors. Supervises the administration of Servicemen's Group Life Insurance (SGLI) program for members of the Uniformed Services, including (since June 25, 1970) those Reservists,



members of the National Guard, and ROTC members who are in authorized training.

**How To Obtain Service:** For general information on veterans benefits, contact the nearest VA office or write to (232), Veterans Administration, Washington, D.C. 20420.

**Publications Available Free From VA:**

*VA . . . What It Is, Was, and Does. VA History in Brief.* 16p.

*Questions and Answers on Guaranteed and Direct Loans for Veterans.* 31p.

*Summary of Benefits for Veterans with Service Since January 31, 1955, and Their Dependents.* 1970. 8p. VA Pamphlet 20-67-1 (revised).

*Medical, Dental, and Hospital Benefits for Veterans with Service Since January 31, 1955.* 1969. VA Pamphlet 20-69-5.

*Tutorial Assistance for Veterans and Servicemen under the GI Bill.* 1970. VA Pamphlet 21-70-1.

*New Educational Program (PREP) for Servicemen with Service Since January 31, 1955.* 1970. VA Pamphlet 21-70-2.

**Publication for Sale by Government Printing Office:**

*VA Fact Sheet IS-1.* Booklet containing a general summary of veterans benefits. 1970. 66p. (VA 1.34 :IS-1/12) 30¢.

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BLS	Bureau of Labor Statistics/DOL	101
BOR	Bureau of Outdoor Recreation/USDI	95
BSFW	Bureau of Sport Fisheries and Wildlife/USDI	92
BuRec	Bureau of Reclamation/USDI	89
CAB	Civil Aeronautics Board	14
CCR	Commission on Civil Rights	25
C&MS	Consumer and Marketing Service/USDA	2
CSA	Community Services Administration/HEW	71
CSC	Civil Service Commission	15
DOD	Department of Defense	27
DOL	Department of Labor	101
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EEOC	Equal Employment Opportunity Commission	32
EPA	Environmental Protection Agency	30
ES	Extension Service/USDA	6
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Aeronautical charts	NOAA
Age Discrimination Act	WSA
Aging	AOA
Affirmative action programs	EEOC
Aids to navigation	USCG
Aid to families with dependent children (AFDC)	APA
Aid to the blind (AB)	APA
Aid to the permanently and totally disabled (APTD)	APA
Air charter regulation	CAB
Air competition	CAB
Aircraft licensing	FAA
Airline licensing	CAB
Airline mergers	CAB
Airline subsidies	CAB
Airport development	FAA
Air noise abatement	FAA
Air passenger and freight rates	CAB
Air pollution control	EPA
Air routes	CAB
Air safety	FAA
Air service charges	CAB
Air traffic controllers	FAA
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